

**Dave Says**

# He May Be A Dreamer

BY DAVE RAMSEY



Dave  
**RAMSEY**

**Dear Dave,**  
We're debt-free including our home. My husband is a man of faith, but a bit of a dreamer. He has written several inspirational books that haven't sold, but he feels this and public speaking are his calling. He wants us to sell the house, and live on the proceeds for a year, while he pursues this dream. What do you think of the idea?  
—Christy

**Dear Christy,**  
It sounds to me like your husband has a good heart, but I think it would be a huge mistake for you guys to sell your home when he hasn't proven that he can sell anything he writes or says. I understand where his head is at right now. He wants to help people, and that's a noble cause. But being a motivational writer and speaker can be an addictive thing. For some folks, signing books and being on stage are almost a high; they can make you feel alive. But the whole idea can draw you into the land of financial stupidity if you're not careful.

My advice would be for him to keep his day job, and work his tail off nights and weekends to try and make this dream a reality. Let's draw up an internet strategy to get some exposure for the books he has already written. He could contact local civic groups, and offer his services as a speaker for their

meetings, too. In the process he might sell a few books from a table in the back of the room, and I know he'd get lots of valuable experience while building his name.

It may take longer than he'd like, but that's a much better idea than the one he has now. It allows him to work toward a goal and not put his family in financial danger. Then, once he's making a nice income on the side from writing and speaking engagements, you guys can look at the numbers and see if it's feasible for him to dive in on a full-time basis!

—Dave

**STAND UP TO THEM**

**Dear Dave,**  
I have a debt with a collection agency and they have started calling my office. Last week, I made an agreement for monthly payments, along with an initial payment. All of a sudden, they were calling me again this morning at my office. Can I legally demand that they not call me at my place of employment?  
—Joelle

**Dear Joelle,**  
Yes, you can. I'm glad you're keeping in mind that you have a legal and moral obligation to pay your debts. But collectors have rules they must follow, also. They're governed by law just like everyone else.

If they call you at work again, simply remind them of the terms of the payment agreement already in place and demand that they never call you at your office again. Also, send them a certified letter, return receipt requested, so that you'll have proof you sent the letter and they received it. In the letter, let them know that according to guidelines set forth in the Federal Fair Debt Collection Practices Act you are formally demanding that they not call you at your office again.

If they call you at your office after you demand that they stop, they'll be in violation of federal law. And if that happens, let them know that you'll be talking to a lawyer and you will sue them!  
—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.*

## SDSU Rodeo Takes 10 to Nationals

BROOKINGS, S.D. - Ten members of the South Dakota State University Rodeo Team have qualified to compete in the College National Finals Rodeo (CNFR) in Casper, Wyo., June 14-20, 2015. The team had a strong showing during the 2015 season with the SDSU Men's Team finishing first in the Great Plains Region and the Women's Team earning third place regional honors. Senior Nick Schwedhelm, Ft. Calhoun, Neb., heads into the CNFR competition as the nation's top-ranked college bareback rider.

Schwedhelm is a three-

time CNFR qualifier in bareback riding and was the Great Plains Region Bareback Riding Champion in both 2014 and 2015.

Cody Miller, a junior from Dillon, Mont. is making his second trip to the CNFR in Saddle Bronc Riding after finishing the 2015 season ranked second in the Great Plains Region.

Blake Dunsmore, a junior from Forrest Lake, Minn., is first-time CNFR qualifier and 2015 Great Plains Region Champion Bull Rider.

Ryan Knutson, a sophomore from Toronto, SD, is also a first-time CNFR qualifier after finishing the 2015 season as the third-ranked Bull Rider in the Great Plains Region.

Trey Richter qualified for the CNFR for the second time. The sophomore from

Quinn, S.D., claimed the Great Plains Region Team Roping Heeling Champion title in both 2014 and 2015.

Marshal Peterson, Ashland, Neb., is a senior and second-time CNFR qualifier. Peterson holds Great Plains Region Tie Down Championship titles from both 2015 and 2013.

Calder Johnston, a senior from Elm Springs, S.D., is a three-time CNFR qualifier in Steer Wrestling and Tie Down Roping in 2013, 2014 and 2015. Johnston was second in the All Around and third in Tie Down Roping in the Great Plains Region in 2015.

Hope Petry, sophomore from Hudson, Iowa, is a two-time CNFR qualifier in Breakaway Roping and 2015 Great Plains Region Breakaway Roping Champion.

Haley Brown, Ponca, Neb., is a senior qualifying for the CNFR for the first time in Breakaway Roping. She claimed third place in the Great Plains Region in Breakaway Roping in 2015.

Tarin Hupp, a junior from Huron, S.D. is making her third trip to the CNFR in Goat Tying. Hupp is the 2015 Great Plains Region Goat Tying Reserve Champion and the 2014 Regional Champion.

"I am very proud of the SDSU Rodeo Team and our Rodeo Club," says Ron Skovly, SDSU Rodeo Team Coach. "The Men's Team won six of the 10 regional rodeos, while the Women's Team finished third in the region out of 10 teams. I know our qualifiers will all do a great job of representing SDSU Rodeo in Casper this year."

Participants representing 150 different universities will be competing at the CNFR. SDSU has had 65 team members qualify for the CNFR during the past six years.

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## Dressing for the Job on Dairies

BROOKINGS, S.D. - A good share of dairy producers, are now providing their employees with some type of uniform. When deciding what their employees should wear while working with their dairy herd, Tracey Erickson, SDSU Extension Dairy Field Specialist encourages dairy producers to consider safety and comfort.

Let's start at the top

"If if you are going to be outside for more than an hour, even on cloudy days you will want to consider wearing a hat with a brim around the entire cap, to provide some protection from UV rays and potential skin-damaging sunburn," Erickson said.

She adds that eye protection should also be considered. "Safety goggles or glasses should be required by all employees," Erickson said. "Employees often deal with many different chemicals or hazardous objects that have the potential to "propel" and could possibly end up in the eye."

When it comes to eye protection, Erickson reminds readers that there are many types available in the market. "Remember, if they are not comfortable and affordable they will not be purchased or worn."

Dress in layers

Because employees and producers are often exposed to varied risks within their job, Erickson said clothing should be fairly tight fitting and free of tears or strings that can become entangled in PTO's or caught on equipment. "Durability, along with breathability, is important when selecting fabric," she said. "Remind employees, that when they are buying coveralls, to take into account, the ability to put on layers of clothes underneath them."

Finding the perfect fit may take a little effort. "Even though we want clothing that fits and is not baggy, it needs to allow the person to sit, stretch, squat and bend," Erickson said.

Footwear

Oftentimes, we talk about wearing leather boots and hard soles to protect our feet in case an animal steps on them or while operating equipment. However, Erickson said leather may not provide the best protection if the primary job of the employee deals with a lot of moisture and chemicals, such as the milking parlor or the free-stall barn.

"Rubber boots with non-skid sole, and some arch support are good choices, as they protect the foot from excess moisture and can be easily cleaned," she said. "Steel toed rubber boots, should be considered if available, as they add extra protection if stepped on by an animal."

She added that socks that help wick moisture away from the foot are also important; otherwise employees could end up with athlete's foot due to the high moisture environments that they work in.

Hands

On a dairy, employees working in the milking parlor should wear rubber gloves. "The increased amount of moisture exposure and chemicals used in pre and post dipping of the udder and sanitation of the equipment will damage the skin," Erickson said. "If employees are not working with chemicals, other types of gloves are ok."

There are many styles, including cotton, leather, rubber, nylon, or a combination. Things to consider are fit, durability, protection provided given the hot or cold environment and price.

"Other protective items that should be provided to employees are dust masks because of the dirt, dust, and molds in the environment in which work is being performed," Erickson said. "I also encourage everyone to consider sunscreen. Even though this is technically not a type of clothing, it is still an important piece on the attire that should be worn with constant exposure to the sun." ■iGrow

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