

Dave Says

Traps To Avoid After Graduation

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,
I'm currently a senior in college. I'm completely debt-free right now, and I am wondering what I should do to stay this way after graduation.
—Cary

Dear Cary,
You're already primed for a great start. Doesn't it feel great to know you won't have a bunch of payments hanging over your head when you walk out into the world? I'm really proud of you!
There are three major traps I tell all new graduates to avoid. One, don't buy or lease a new car. Save up and pay cash for your cars for the rest of your life. If you saved the amount of an average car payment — about \$485 a month — and put it into a good mutual fund from age 25 to 65, you could easily retire a millionaire. Now that's something to look forward to!
The second trap to avoid is rushing in to buy a house. The first few years after college will be some of the most volatile in your life in terms of career and relationships. Save up a big pile of cash and be patient. Too many young people today go crazy and buy houses they can't afford just because their

friends bought one, or everyone is telling them it's what they should do.

Last, don't ever get caught up in the credit card trap. Your income is your greatest wealth-building tool, so why would you want to take a chance on wrecking your future by sending everything you make to some bank? Live on less than you make, and live by a written, monthly budget. I think you've got a really bright future ahead, Cary. Just remember to have a plan, pile up some cash and stay away from debt!
—Dave

Beware Interest-Only Mortgages

Dear Dave,
Can you explain interest-only mortgages? Are they a good idea?
—Dale

Dear Dale,
An interest-only mortgage is just what it sounds like. You're paying only the interest on the loan, and none of

what you actually owe. It's a good way to stay in debt for the rest of your life, so they're not a good idea.

Lots of people look at this product and say, "Wow, I'll get a lower monthly payment, and then I can throw tons of cash at the principal." Guess what, in most cases it doesn't work out that way. Why not take out a good 15-year fixed rate mortgage and put a bunch of money toward the principal? Everyone thinks they have a great idea for tricking the system. But the only system that really works is to pay off debt as quickly as you can.

Interest-only mortgages are like adjustable rate mortgages and high fixed rate mortgages — they're good things to stay away from completely!
—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.

100th Annual NACAA Meeting in Sioux Falls



The National Association of County Agricultural Agents (NACAA) will host its Annual Meeting and Professional Improvement Conference (AM-PIC) at the Sioux Falls Convention Center July 12-16, 2015. "The meeting is geared towards professional

improvement and enhancing the skills of those who provide education for farmers across the nation," said Steven Munk, South Dakota's AM-PIC 2015 meeting chair. "It's responsible for sharpening and honing the skills of those that made this nation the envy of food production in the world."

The AM-PIC will offer workshops, seminars and tours to provide agriculture and natural resource extension staff and employees from across the U.S. opportunities to network and develop professional skills.

The conference currently has 1,100 people registered, including extension educators along with their spouses and children.

This year's AM-PIC marks the 100th anniversary of NACAA and is the second time that South Dakota has hosted the AM-PIC since 1979 in Rapid City. NACAA's centennial celebration will kick off Sunday evening with an appearance from the Native American music group Brulé.

With NACAA attracting people from across the entire nation, Munk considers the 2015 AM-PIC an ideal opportunity to give visitors from outside the state a taste of Sioux Falls as well as South Dakota.

"We want people to see the beauty and uniqueness of the state as well as the importance of agricultural production along with our state's neat history," Munk said.

NACAA has professional improvement tours lined up

July 16 throughout the states of South Dakota, Minnesota, Iowa and Nebraska. With over 28 tours to choose from, visitors have the opportunity to gain technical and cultural insight into the Midwest. Tours will emphasize a wide variety of interests, ranging from bio-energy production in Minnesota to the Mitchell Corn Palace to conservation practices in the Iowa Loess Hills.

"We'd love to see people as they leave have fond memories of South Dakota and have a greater understanding of the state from a scenic, historic and cultural perspective," Munk said.

NACAA is accepting sponsorships and donations in support of the conference. Organizations, businesses and individuals interested in making a donation are encouraged to visit the organization's sponsorship page at agagents.wordpress.com/supporters/ or contact Laura Edwards via phone 605.626.2870. #iGrow

Avian Influenza Education & Outreach

BROOKINGS, S.D. - In response to the recent Avian Influenza outbreak, SDSU Extension launched a multi-state approach to providing research-based information and resources to families.

"By leveraging our resources and strategically sharing information with families throughout South Dakota, Minnesota and Iowa we are able to provide daily updates and recommendations," said Suzanne Stluka, SDSU Extension Food & Families Program Director of the cooperative project with Iowa State University Extension and University of Minnesota Extension.

Together, extension staff from the three Land Grant Universities will provide families with information on everything from food safety education and stretching food dollars as the cost of eggs and poultry increases to implementing strategies to manage a family's finances and stress during tough times.

"Avian Influenza has had a very real impact on families - while our SDSU Extension counterparts are working to address producer issues - this group will focus on the families struggling with the human challenges brought on by Avian Influenza," Stluka explained. "Whether that is ensuring families are implementing the proper food safety techniques when preparing eggs and poultry, the loss of employment or dealing with seeing their food budget increase, as eggs, which are traditionally an inexpensive protein source, have more than doubled in price."

#AvianFluImpact
Sharing of resources and information between university extension groups is not a new concept; outreach has been the focus of extension since its establishment within Land Grant universities across the U.S. more than a century ago. And, in this case, Stluka says collaboration is imperative. "Alone, we simply do not have the staff or resources to ensure families receive all the information they need."

The outreach effort will include a strong social media presence, public relations campaign and online resources. To learn more, visit iGrow or follow #AvianFluImpact on your social media accounts. #iGrow

LARGE AUCTION 2 VINTAGE CARS – STATIONARY ENGINES – HORSE MACHINERY & ITEMS – PRIMITIVES – ANTIQUES SMALLS - OLD TOOL COLLECTION FISHING BOAT – HOUSEHOLD

To Be Held at the Wieman Auction Facility located 1 South and 1/2 West of Marion SD on
**THURSDAY, JULY 9TH
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**2 RINGS ALL DAY – One Inside A/C; One Outside
Ridge Kitchen Lunch Wagon**

COLLECTOR CARS – ENGINES – ETC.

1935 Chevy 2 Dr Window Coupe w/ Suicide Doors (complete restoration – motor OH – new Interior – new black paint) Sharp – stored inside, has title; 1938 Chevy Coupe – complete, shedded w/ title – needs some work; Neway Model A Upright Stationary Engine; JD 3 Hp Stationary Engine on Truck; (2) JD 1 1/2 Hp Stationary Engines; Maytag Engine; Delaval and McCormick Cream Separators; Weatherhead Co. "The Ultimate in Tube Fittings" Display w/ Glass Jars;

FARM PRIMITIVES – ANTIQUES

2 Forges; Barn Pulleys; Luther Pedal Grinder w/ Cl Seat; 40 Tin Seats; Primitive Pedal Grinder; IHC Hand Corn Sheller; 2 Sausage Stuffers; Cream Cans; Coal Buckets; Assorted Well and Pitcher Pumps; Grease Gun Collection; Huge Antique Wrench Collection; Monkey Wrenches; Vintage Tools; Barb Wire; Large Chain Saw; Martin Boat Motor; large asst. of Steel Implement Wheels; Leg Vise; Cl Pot; 2 Letz Burr Mills; Stitching Horse; Old Car Lights; Scythes; Buck-Cross Cut Saws; some asstd Horse Items; Many Wash Tubs; Coasterwagon; Bikes-Trikes; Wood Ammo Boxes; Boxes w/ advertising; 500 Gal Diesel Fuel Tank w/ pump; Post Drill; 2 Walking Plows; Hog Oiler; Hand Corn Planters; Old Dodge Truck Grill; Cl Pieces;

UNUSUAL ITEMS – SIGNS – PRIMITIVES

104 Slot Machine – Wood Sides; Fancy 3 pc. Walnut Bedroom Suite w/ High Back Bed – Dresser & Night Stand w/ Marble Tops; 48" Oak Roll Top Desk w/ S Roll – nice; Hoosier Cabinet – painted; Toledo 250 lb. Commercial Platform Scale w/ large glass dial – nice; Wainscoting Kitchen Cabinet; large Wood Ice Box from Old Hotel – Menno SD; Round & Flattop Trunks; School Desk; Church Pew; Seed Sacks; Kitchen Cook Stove (white/green); Oak 3 Dr Ice Box – nice; 2 Dressers; Coffee Grinder; 3 Mantle Clocks; Oil – Gas Tins w/ advertising; 5 signs mostly seed corn related; AAA Sign; old bottles – jars; 2 RW crock chums; Kraut Cutter; Flare Gun; High Chair; Pitcher – Bowl Set; Assorted Glassware – Knick Knacks; 3 Charcoal Irons; Waterfall Vanity w/ Mirror; Car Wiper Blade Display; Fishing Poles – Nets; Assorted Lightning Rods; Lamps;

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OTHER LOCALS WILL SELL:

HORSE MACHINERY – RELATED ITEMS – WRIGHT 200# ANVIL
IHC #9 Mower – complete, ready to mow; JD Model K 4 Wheel Manure Spreader – working; Emerson 1 Bottom Sulky Plow (greased – ready to plow); Hayes 2 Row Planter – complete; JD 1 Row Cultivator; IHC 4 Wheel Manure Spreader on Steel – working; MM Hay Loader – good; (2) Case 2 Row Planters – complete; JD & Emerson 1 Bot Sulky Plows; 2 McCormick 1 Row Cultivators; JD 2 Row Cultivator; 2 Horse Powers; 2 Walking Prairie Breaking Plows (wood beam); 2 Walking Plows; Walking Cultivators; Speed Jack; Potato Planter & Plow; NI #L127 Hay Loader; Dump Rake; Drag Cart; Letz Burr Mill; Sandwich Grinder; Spalding-Deer Tilling Machine Co. Disk Plow; RR Station 4 Wheel Luggage Cart; Champion "Draw Cut" Mower; 8" Disk; Horse Spreader w/ Wood Sides – poor; Woods Bros. 1 Row Corn Picker; some horse collars – etc; Possibly more horse items by sale.

PRIMITIVES – ANTIQUES

Windcharger Generator w/ Stand & Tail; Cl Seat; Barn Pulleys; Corn Grader; Wagon Spring Seat; Cistern Pump; Hand Forge w/ Tools; Dehoner; Hoof Trimmer; Wood Well Pump; 2 Man Saws; Buck Saws; Cream Cans; Ford Model A Wheels, 19-21"; Hog Oiler; Chicken Crate; Corn Drying Rack; License Plates; IHC Hand Corn Sheller; Sprinkler Can; Cl Rendering Kettle; Table Separator; Anvil; Kerosene Lamp; Champion Boat Motor; Double Rinse Tubs; Oak Rocker & Dresser; Accordion; Toys; Mixing Bowls; asstd Crocks – Jugs; Coffee Pot; Stamp Collection; Egg Baskets; Boiler; plus items still in storage!

BOAT – SADDLES – MISC.

Pipestone 16' Fiberglass Fishing Boat w/ Johnson 9.5 Hp Motor & Trailer; Minnkota Trolling Motor; 2 Saddles; RK 5 Hp Mower; Knipco Heater; Craftsman Chainsaw; Window A/C; asst Household Items; Hand & Garden Tools;

NOTE: A Super Auction with lots of interesting categories! 2 Rings all day – Bring a friend! Free Loading Assistance! Inspection one day prior to sale day! For some pictures, visit www.wiemanauktion.com

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