

Slim Randles' HOME COUNTRY



As a prequel to the morning coffee inhalation down at the Mule Barn coffee shop, the members of the world dilemma think tank were found at the break of day, armed with fly rods, in their other guise as charter members of the Lewis Creek Piscatorial Pursuit Alliance.

"I like your presentation, Dud," said Doc, waving his hand-tied midge through the air. A presentation is fly-fishing-speak for how you wave your line through the air and set it down on the water.

"Thanks, Doc. That double-

haul cast of yours is a work of beauty. Look at Steve over there. Ever see anyone pull the line out of the reel and extend his cast that well?"

"Thanks," said Steve. "But I keep watching how Doc does it and I know I'm not in the same league."

"You're too kind," said Doc. "I think a good part of it is just using this mayfly dry that Marvin tied for me. This thing just hangs suspended over the creek like it was a helicopter."

"I do my best," Marvin said, casting a stonefly nymph upstream, "but we all know it

isn't the fly so much as it is the way it's presented to the fish."

Half an hour later, they were seated and sipping at the philosophy counter at the Mule Barn. No one had caught anything that morning, but it didn't stop them all from feeling really good about themselves.

Fishing can be painlessly therapeutic. You can look it up.

Brought to you by Ol' Jimmy Dollar, a children's book by Slim Randles. <http://nmsantos.com/>

Planning Soybean-on-Soybean? Assess Disease Risk Before Planting

BROOKINGS, S.D. - With corn grain prices being down, some producers may be considering planting soybeans-on-soybeans because of economic reasons. "Soybean does not require heavy inputs such as fertilizer and soybean grain prices have not taken such a big hit as corn," said Emmanuel Byamukama, SDSU Extension Plant Pathologist. If planting soybeans into a field that was under soybeans last year be the plan for the 2015 growing season, Byamukama said producers need to be aware of disease risks and should plan ahead to minimize negative impacts of these

diseases on soybean yield. "The majority of soybean diseases in South Dakota are either residue-borne or because pathogens survive in the soil," he explained. "This means that planting soybeans in a non-rotated field may increase the risk of these diseases to develop." If a soybean field has had a history of moderate to severe disease development, Byamukama encouraged growers to be careful in their cultivar selection. While resistance to many soybean diseases may not yet be available, Byamukama explained that seed companies do

provide disease ratings for soybean cultivars for several pathogens including Phytophthora root rot, white mold, brown stem rot, sudden death syndrome, and soybean cyst nematode (SCN). "One particular soybean production constraint that needs to be assessed carefully before planting soybeans following soybeans is SCN," explained Connie Strunk, SDSU Extension Plant Pathology Field Specialist. In non-rotated fields with a history of SCN, Strunk said this nematode problem can increase to reach damaging

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Dave Says

The Money's Ahead Of You



by Dave Ramsey www.davesays.org

By Dave Ramsey

Dear Dave,
I'm 64, and I've been dating a 73-year-old man for four years. We're talking about

marriage, and we've been discussing finances. He's retired, but I still work part-time even though I'm in pretty good shape financially. His plan, if we get married, is to give his

house and his savings to his children, while we live in my home. We'd still have his small pension, what I bring home and my savings, but I think he should invest at least half of what he has in our marriage and relationship. What do you think?

— Betty

Dear Betty,
So, his wealth goes to his kids and you get to feed and take care of him until he dies? In my mind, this is not a good plan. I think what you're discovering here is that this guy just doesn't want to be lonely. It sounds, too, like he's dipping into your wealth while all his stuff goes to his kids. I'd be a little frustrated with this idea if I were you.

And I think the two of you need some premarital and relationship counseling before you take another step forward. Right now, you're in third place behind his kids and his belongings. I'm not saying he has to give everything to you, but you guys definitely need to have a serious talk and find a little balance. Right now, he's clinging to everything in one way or another, and not really offering to take care of you. In my mind, you need to be ready to take a bullet for someone when you want to marry them. And this guy hasn't shown that he's ready to put you first.

— Dave

HELP? NOT YET

Dear Dave,
My daughter is in her late twenties, and she has a good job making \$50,000 a year. The other day, she told me she has \$15,000 in credit card debt and has financed an expensive car she's upside down on. Her apartment in Omaha costs \$600 a month, and she is asking for help to get out of the hole. We tried to teach her how to handle money, but apparently it didn't work. How do you think I should handle this situation?

— Cindy

Dear Cindy,
Here's what I would tell her if she were my kid in that situation. First, I'm not paying for your problem to go away. I'd tell her to sell the car and get a cheap little

beater. She'll have to get a small loan to cover the difference, but it will rid her of a car payment. And hey, a little bit of debt is better than a whole lot of debt — especially when the debt is on something that's going down in value. After that, she can get a part-time job and work her tail off until she cleans up the mess she made. I know all this sounds harsh, but this girl had a good thing going and she screwed it up by being impulsive and immature. Think about it; she's making \$50,000 a year, and only \$7,200 of that was going toward rent. Her taxes aren't that much, so where's the rest of the money going? I'm guessing a big chunk is being wasted on restaurants, goofing off and other stuff she doesn't really need. Let her wallow in it and worry about things for while first, though. Then, if she's willing to accept responsibility for her actions, and she starts working hard toward handling her money wisely, you might help her out once in a while. Every time she pays off \$1,000, you could add \$500 to the next payment. But I'd test her resolve first to see if she wants it badly enough!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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A complete listing of items appeared in last week's issue.

Property of Marjorie and the late Don Tjeerdsma

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