RAMSEY



Dud looked at his Anita across the kitchen table and smiled at the wonderment of her. She didn't take him for granted, and he didn't take her for granted, either. Seemed like a nice way for a man and his wife to be in

But how was he going to translate this? This has been the problem for several years now with the book. Dud shook his head slowly. Anyone who thinks writing a novel is easy should spend an hour inside my head first. It's been several years since he began writing "Murder in the Soggy Bottoms," the book that the rest of Dud's people referred to as "The Duchess and the Truck Driver.'

'What's the matter, Hon?" "Oh ... nothing. Just thinking about the book again."

'Because it's Spring?" He nodded. They smiled at each other.

"Mrs. Campbell," said Dud, "may I ask you a question?" "I think you just did, Mr. Campbell.

"Well ... I mean, could you put in words how you feel about ... well, us?

Anita put down her toast and sipped some coffee and smiled as she looked across the table at Dud.

"I think ... we are special," she said. "I used to be Anita. But now ... well, I'm now half of Anita and Dud, and that half is twice what Anita used to be by herself. Dud, you have given me a foundation and a safety net. I know I can say anything to you, and I'm safe in saying it."

Dud walked over quickly, kissed her, and almost ran into his study. Anita heard the keys clicking away on the

Well, she said to herself, maybe, just maybe, I helped write a book.

Brought to you by the Home Country podcast at http:// www.doublewidenetwork. com/index.php/MusicStar-Worldwide/detail/home_ country

Dave Says

Difference In Debts

By Dave Ramsey

Dear Dave,

My wife and I are on Baby Step 3 of your plan. We're also saving up to buy a car with cash. We're about \$3,000 away from our goal, but now my wife wants to go ahead and finance the rest. She has started wondering what the difference is in borrowing to buy a car and borrowing to buy a

This is a good question. It sounds like you guys have made good progress, but now one of you is running out of steam. That's okay. Getting out of debt and staying out of debt can be a tough road.

For one thing, cars go down in value. The second thing is I don't like debt of any kind. I don't really like borrowing for a house even, but I tolerate it as long as you use a 15-year, fixed rate mortgage with payments that are no more than a fourth of your take-home pay. I mean, it's a much larger purchase. You can get a great car for \$15,000 to \$20,000 dollars. Depending on where you live, a good home can cost you 10 times

Still, the best way to build wealth and have a high-quality financial life is to not be in debt. You're never going to win with money in the long term if you can't learn to delay pleasure. That's the bottom line. Personal finance is about controlling the person you see when you look in the mirror.

Every one of us has that little four-year-old kid inside, a little kid whose name is Immaturity, and he or she wants what they want right now. What your wife is asking is a normal request, but it's also a sign that we all have to address that little kid that's inside us once in a while — and tell that kid

> —Dave **CAR DEBT**

My wife and I have just started getting on track with our money. We have \$2,000 in savings, and the only debt we have is our house and two cars. I work in the oil and gas industry and make about \$180,000 a year, but things are pretty volatile right now.

We're upside down on both vehicles, and we owe \$39,000 on one and about \$48,000 on the other. Under the circumstances, should we go ahead and build a fully funded emergency fund or work on paying off the cars?

Dear Kendall,

Are you kidding me? Sell the cars, dude! You need to go to Kelly Blue Book's website right now, and find out what your cars are really worth. Then, put them on the market as a private sale. You'll get thousands more selling them that way than you will at a dealership. You'll have to talk to a local credit union or bank for a small loan to cover the difference, plus a little bit more so you guys can get a couple of little beaters to drive for

a while. But man, you've got close to \$100,000 in car debt hanging over your heads. That's a disaster! I want you to take a moment and think about how things would be without these stinking car

payments. Your lives would change completely! Hopefully, you'll be able to keep your job. But this car debt is the scariest thing I've heard in a long time, even with your great

income. Get rid of those things now

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.

www.missourivalleyshopper.com

nose and throat and send the samples to the Animal Disease

ADRDL director Jane Christopher-Hennings, who is also

a veterinarian, said that samples should be taken within two

Research and Diagnostic Laboratory at SDSU

To place your ad call... 605.665.5884

2-DAY AUCTION OF

Linda O. Privett Estate

Friday & Saturday, May 15 & 16, 2015 Verdigre, Neb. • Lunch on Grounds

NOTE: This will be an auction of a lifetime. The listing is 2-DAY only a skimming of items to be sold. There are 2 large storage units and 3 trailers full of boxes to be sold. The boxes will not be opened until Thursday prior to the Friday sale. The Privetts were collectors of everything. *Please check the website - it will give you an idea of

what is in the boxes. You will be overwhelmed!

4

2-DAY

Z 0

4

A

0

Sale starts at 5:30 p.m. in the ZCBJ Hall Doors open at 2:30 p.m. UCTIO

D

A U

O

Z

2-DAY

C

TIO

Ž

2-D,

DAY

AUCTIO

* SPORTS MEMORABILIA * Baseball cards - Mickey Mantle, Pete Rose & more - Rookie

rds: football, basketball and Nascar card collection: Ra cars, Pictures * TOYS *

Tonka toys; ; Cars, trucks, tractors, etc.; Approx. 1000+ toys

of all kinds, some new in box; Jars of marbles; Trains

ANTIQUES/COLLECTABLES * Vaseware; Crocks/jugs; Milk glass; Duck glassware; Tea pots; Lanterns; Enamelware; Norman Rockwell plate collection;

Budweiser/Avon/misc. steins; Madame Alexander miniature dolls; Wildlife pictures; Ventriloquist dummies; Lots more! dolls; Wildlife pictures; Ventriloguist dummies; Lots more! **GLASSWARE/KITCHEN ITEMS**

Several dish sets; Punch bowl/glasses; Christmas decor &

boxes of sm. figurines; Boxes of Tupperware, pots/pans/ utensils/sm. appliances; Cookbooks & more!

SATURDAY Verdigre, Neb.

Sale starts at 11 a.m. South Main St.,

HOMESTEAD

30 X 50 QUONSET situated on S. 2nd Street in Verdigre. Building is wired, has electric door opener and has a concrete floor and approach. Contact Homestead Land & Management at 402-668-7400.

OPENING BID: \$30,000. See website for complete auction

* TRACTOR, VEHICLES, ATVS, TRAILERS, ETC. *

504 Tractor; Riding mower; Restored 1976 Chevy pickup; 5thwheel camper; Boat w/trailer; Enclosed trailer; 2012 Polaris RZR 900; 2006 Polaris 4-wheeler; 100 Gal. fuel tank; Several misc. trailers; Large smoker w/rotisserie on cart; Lots more!

GUNS, AMMO, KNIVES, FISHING *

GUN LAWS WILL BE ENFORCED Roughly 25 miscellaneous guns; Totes full of ammo; Gun cases; 100+ Knives; Crossbow; Army items (foot locker, kitchen set); Gun racks; Metal lockers; Shooting targets; 2 Gun safes; Large

assortment of fishing poles and equip.; Lots more! * FURNITURE-APPLIANCES-MISC.

China Hutches; Tables/chairs; T.V.s; Blue sofa, love seat, ottoman; Many appliances; Bedroom sets; Treadmill; Hope chest; Rugs; Misc. pictures; Standing bar; Much more!

SHOP & MISC. ITEMS * Complete line of shop tools; Camping items; Cream cans;

Coolers; Power washer; Generator; Lots, lots more! For more information, call P.R.

Dave Privett at (402) 443-7676. For pictures & complete list, visit www.homesteadlandcompany.com.

* CONSIGNED ITEMS *

Case 1530 skid loader; 2000 Ford Explorer XLT

Sale Conducted By Vesely Auction Service Gary, 402-358-0611 • Dan, 402-841-1360

Being Prepared for Dog Flu

BROOKINGS, S.D. - The new strain of flu that affected more than 1,000 dogs in Chicago has not yet spread to South Dakota, but SDSU veterinarians advise owners to be vigilant.

On a chilly evening last week, Jonathan Apodaca plays with his 1-year-old boxer Way at the Brookings dog park. He lives in a small apartment so brings Way, as in "no way," to the park nearly every day to burn off some energy.

Dogs experience the same influenza symptoms as humans—fever, runny nose and cough that then leads to lethargy and

Owners should take dogs exhibiting these symptoms to their veterinarians, according to State public health and SDSU Extension veterinarian Russ Daly. "There are a lot of things that can cause respiratory problems in dogs—not all are influenza-

related," he said, including the more common kennel cough. To test for influenza, a veterinarian will swab the animal's

Machinery, Antique & PERSONAL PROPERTY AUCTION

- 1954 Chevy 3100 Panel Truck
 - 8N Ford Tractor
 - · Polaris 4-Wheeler

Saturday, May 9, 2015 10:00 AM

For complete auction listing, directions and pictures visit www.westraatkins.com

Barb Hybertson

46306 289th St, Centerville, SD

Angus Bulls For Sale Bred for calving ease & growth.

> Out of top bloodlines in the Angus breed. Call: Hauger's Stock Farms

Performance tested, guaranteed.

IRENE, SOUTH DAKOTA Steven: 605.263.3774

to four days after clinical symptoms develop. "Otherwise we may not be able to detect it, since the virus is only shed for

that short period of time after clinical symptoms begin" she Typically samples are Registered

processed the same day they are received.

The veterinarian will develop a care plan for those dogs that test positive, Hennings explained. They

should be isolated from other dogs. "If your dog has symptoms, don't take it to a daycare or kennel.'

■ DOG FLU,

HOUSEHOLD-YARD-EQUIPMENT-VINTAGE PICKUP-MOTORCYCLE-SKID LOADER

THURSDAY, MAY 7, 2015; 4:30 P.M. LOCATED: 406 South Pearl, Menno SD

NOTE: The Okrina's are moving to a townhouse and need to downsize. ALL furniture and household items are excellent and in near new condition. There are many more items that are not listed. Sale order- outdoor & misc items, household & furniture. Pictures available on Wintersteen Auction Facebook

HOUSEHOLD: (2) green microfiber couches; recliner; hidea-bed; glass end table; (2) glider/rockers w/ottomans; dining room table/chairs; adjustable lamp; 15 C.Ft chest freezer; chrome kitchen table; beautiful 4 pc. Bedroom set; book cases; couch; several rocking chairs; cabinet; computer stand; 2sewing machines (in cabinets); TV; wood setee; Bissell carpet cleaner; closet door w/mirror; small refrigerator; dehumidifier; humidifier: many kitchen and household related items too numerous to mention; VINTAGE leather couch (needs repair)

OUTDOOR ITEMS: gas grill; lawn mower; front tine tiller; padded chairs; ladders; trailer hitch; white gas lanterns: halogen light; garden supplies; bench vise; pole saw; high lift jack; many other shop, outdoor and garage items too numerous to mention; VINTAGE: 1968 Yamaha Z50 motorcycle; very large CI boiler w/ stand; reel type lawn mower w/bagger

> **Don & Gloria Okrina, Owners** For information call 605-660-0606

> **ADDITIONAL CONSIGNMENTS** FROM EARL SCHNABEL (605-464-4844 evenings only)

PICKUP/MOTORCYCLE/SKID LOADER:

1994 GMC Sonoma Pickup (S-10) 4.3 V6- 5 speed, 2WD, new tires, 176,000 miles; 2002 Suzuki VL800 Road star V-twin motorcycle 13,000 miles (Harley look alike); Older Melroe Bobcat 500 skid loader w/ 48" bucket;

MOWER-TRAILER-GENERATOR-MISC:

16' tandem axle utility trailer (shop made); Coleman 5400 Watt generator- 10 hp, manual start (like new); Sears 48" riding mower- 22 hp, rebuilt deck, hydro, newer motor; small elec. Garden tiller; 3 used sliding windows 1- 42"x60" 2-36"x60"; 40 gal. water heater (natural gas); misc. camper parts- toilet, 110-120 convertor

> **AUCTIONEERS/CLERKS:** Ken Wintersteen, Olivet, SD 605-387-5180

> > **Maurice Bueber,**

LUNCH SERVED

Tripp SD 605-935-6834 TERMS: CASH OR CARD (3% PROCESSING FEE ON CARD TRANSACTIONS) · NOT RESPONSIBLE FOR ACCIDENTS/THEFT · SALE DAY ANNOUNCEMENTS TAKE PRECEDENCE OVER PRINTED MATERIALS

DALLAS TUCH ESTATE **FARM AUCTION**

512 Ave., then 10 mi. north to 891 Rd., 1 mi. northwest to sale site; From O'Neill: 10 mi. east, 10 mi. north to county shed, 7 mi. east to 512 Ave., 10 north to 891 Rd., northwest to sale site; Verdel: From old elevator, 4 mi. south, 2 mi. west, 1 mile southwest to 891 Rd., northwest to sale site



TRACTORS **MACHINERY TOOLS GUNS**



PICKUPS • TRUCKS ATV • TRAILERS









WATCH FOR **AUCTION SIGNS**

For more information, call Rosie at (402) 668-7389; Darren at (605) 665-2329; or Randy at (402) 394-5795.

View pictures at: www.homesteadlandcompany.com.

Sale conducted by Vesely Auction Service Gary Vesely • 402-358-0611

