where the pay-

couple of years

and put down a

really strong down

payment on a home

home pay.



Steve, the tall cowboy of us philosophy types, was riding a young horse through town the other day to get him used to 'boogers.

To gentle a horse, he explained, you give them something to booger at, and then talk them out of it. You keep coming up with new boogers and calming the horse until screaming fire engines and jet exhaust are no problem at all.

He rode up to the Campbell house and saw Anita, Dud's wife, shaking out a throw rug. The young horse began blowing nuclear snot all over the front yard and his eyes bugged out.

"Anita," Steve said, "would you mind coming over here with that rug for a minute?"

She walked slowly up to the young horse, who was crouched in the starting blocks preparing for an elliptical orbit around the sun.

I don't want to frighten him," Anita said.

"That's why I'm here, actually," Steve said. "Would you let him smell the rug?

She carefully and slowly held the rug up to where the colt could sniff it. He sniffed and snorted, sniffed and snorted

... then sniffed, and sniffed. Then he eyed it carefully and touched it with his nose.

"If you wouldn't mind," Steve said, running his hand along the horse's neck, "could you back up about three steps and then start wiggling it?'

She backed up and gently wiggled the rug. Snort, snort, legs in starting blocks. Ready to booger.

That's it," Števe said, calmly, rubbing the horse's neck. "Now shake it a little harder."

More snorts. More rubbing.

Now shake it really hard."

It took the best part of a minute before the horse calmed down and just watched Anita with curiosity instead of fear.

"Thanks, Anita," Steve said. "You've helped a lot." She looked up at him. "But why did you want me to shake a rug at him, Steve?

I'm thinking about getting him a job in a carpet cleaning business and wanted him to learn the ropes.

Brought to you by the Home Country podcast at http://www. doublewidenetwork.com/index.php/MusicStarWorldwide/ detail/home_country



Dave Says

God Is Whispering To You

BY DAVE RAMSEY

Dear Dave,

I was recently notified that I am one of the beneficiaries of a class action lawsuit against a previous employer. The amount I can receive is just \$200, but I don't feel like this past employer wronged me in any way. Everyone around me is urging me to take the money, but I feel kind of weird about accepting anything under the circumstances. What do you think I should do? – Randv

Dear Randy,

I don't know all the details of the episode you're talking about, or what happened with this particular company. But I don't agree with the idea that we're supposed to beat up anyone we can, or milk everything we can get out of every company or human being we come across.

Some people are just incredibly opportunistic. They live like it's anarchy, and they have no sense of fairness or decorum. But you do.

The people who are telling you to take the cash don't think the way you do. They're the kind who would take any money, no matter the reason. But you sound like the kind of person who wouldn't do that, so you shouldn't be taking advice from those people.

I think your heart has already told

you what to do, Randy. God is whispering in your ear. If I were in your shoes, I wouldn't take it. If it were \$100,000, I wouldn't take it. You were not wronged, and that money is for someone who was wronged.

You have a sense of dignity and pride about yourself and your behavior, and I respect that. My advice is to listen to your heart.

- Dave

MORTGAGE OR SAVE?

Dear Dave,

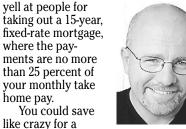
I just became debt-free, and I live in an apartment. I'm also 28 and single, and I make about \$75,000 a year. Do you think I should get a mortgage and go back into debt, or save up and pay cash for a house? I'd like to keep the price of a new home around \$200,000, and I think I can save about \$15,000 a year. — Kevin

Dear Kevin,

Congratulations on becoming debtfree! It feels awesome, doesn't it?

When it comes to saving, how about rounding that figure up to \$20,000 a year? Going that route, you're only 10 years away from a nice, new paid-for home, and you're still debt-free. That's one way to do it.

I don't borrow money, Kevin. And I don't tell people to do things I won't do. The one exception to that is I don't



Dave RAMSEY

in the price range you're talking about. Then, you could pay off that house in 15 years max - or even sooner.

I don't have a big problem with it either way. But wouldn't it be great to be only 38 years old and still be completely debt-free?

— 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.

Adding Options with Annual Forages

season crops," Rusche said.

If moisture conditions improve, Rusche said warmseason annuals could be planted after harvesting the cool season forage as a double-crop.

potential than hay millets. Pearl millet has the ability to re-grow, making it a better option for grazing or for multiple cuttings at any growth stage. Pearl millet has coarser stems than

mind:

As with all forages, maturity at harvest determines quality. Harvesting earlier results in higher quality forage. Delaying harvest tends to increase dry matter yield.



season is below normal has

BROOKINGS, S.D. - In many areas of South Dakota, the pasture acres are in short supply. This, coupled with the fact that precipitation so far this growing