

Dave Says

Couples Budget Together

BY DAVE RAMSEY

Dear Dave,
I have a question about budgeting. I give myself and my husband \$150 a month each for blow money to be used on whatever we want. I'm upset because he spends all his eating out, then he buys other things he wants that he has no money for. Am I being too stingy? — Cheryl

Dear Cheryl,
I think you guys are handling your money poorly. You're acting like his mother instead of his wife, and he's acting like a little boy instead of a man. You don't want to give your husband an allowance and then not be happy when he spends money "he didn't have" because he went over what you dictated to him. That's a bad budget process.

The budget process, if you're the nerd in the family, should start with you writing it all out. Then he sits down with you, has an equal say in the decisions and you two okay it together. He needs to understand that this is you asking him to man-up and be part

of the decision-making process, so that you can both be in agreement as to what's best for the family. In one sense, you may not like it at first, because right now you've got control of things. But in another sense, I'll bet you're pretty



Dave
RAMSEY

a pocket protector, but you have every right to expect him to be in on the decisions that are made about your family and your finances!
—Dave

ON THE MOVE?

Dear Dave,
My wife and I are debt-free except for our home, and we're currently putting money aside for our fully loaded emergency fund of three to six months of expenses. Currently, we have our emergency fund account in the same bank as our checking and savings accounts. Do you think we should move it to a different bank? —Steve

Dear Steve,
I wouldn't worry too much about

tired of carrying the weight of all the financial decision making and being the only adult in the household.

He doesn't even have to work on all that much. I want you to lay it out, but I expect him to sit down and go over it all with you. You're not asking him to be an accountant with

that if I were you. The only exception to that might be if you had loans that you owed to that same bank. Then, I would probably move my emergency fund out of there just in case something went wrong with the loans.

Some commercial loan documents now give the bank the right to take money out of your account to pay the loan — without your permission. If you had a car loan, for instance, with that particular bank, I wouldn't keep a bunch of money in that bank. They normally don't do that unless you're way behind on the bill — and then it gets pretty adversarial.

Sometimes there can be things like a simple clerical error, and there's no chance of that happening if the money's in another bank. But in your situation, I don't see any harm in you being there.
—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.

Dr. Bob Thaler to Receive 2015 Governor's Ag Ambassador Award



PIERRE, S.D.-Dr. Bob Thaler of Brookings, S.D. will be awarded the 2015 Governor's Ag Ambassador on Friday, July 10, at the annual Governor's Agricultural Summit in Deadwood.

"I'm proud to recognize Dr. Thaler and his many years of dedication to agriculture in our state," said

Gov. Daugaard. "He has exemplified all the key achievements of Ag Ambassador. Dr. Thaler has influenced many young producers throughout his career in agricultural education and has contributed to the livestock industry through his extensive board participation."

Dr. Thaler has been a professor and South Dakota State University (SDSU) Extension Swine Specialist for 26 years. He played a critical role in raising funds for the future SDSU swine research facility. He twice earned the "Dedicated and Distinguished Service Award" and was last year awarded the Pork All American from the South Dakota Pork Producers. He has served multiple terms on the National Pork Board's Swine Educators Executive Committee. Dr.

Thaler has also taught multiple classes at SDSU helping prepare future farmers and ranchers, and was recognized as the Ag-Bio College's Teacher of the Year twice.

"Agriculture has a tremendous advocate in Dr. Bob Thaler," said South Dakota Secretary of Agriculture Lucas Lentsch. "Growing up in Wagner, he has chosen to give back to his home state through education and advocacy. Dr. Thaler is a well-respected partner in our livestock industry."

Key Achievements of the Ag Ambassador:

- * Provides visionary leadership to South Dakota's agricultural industry.

- * Champions growth and prosperity of the state's number one industry.

- * Advocates for agricultural practices and responsible stewardship of livestock and land; and highlights the significance of South Dakota agriculture to our global food system.

- * Influences decision makers to develop and implement sound agricultural policies.

This is the fifth year a Governor's Ag Ambassador has been recognized. To learn more about the award, visit <http://sdda.sd.gov/office-of-the-secretary/ag-ambassador-award/default.aspx>. To pre-register for the Summit, visit www.sdagsummit.com.

■SDDA

El Nino Partially Responsible for Extra Moisture

BROOKINGS, S.D. - Since the beginning of May, precipitation conditions across South Dakota have changed generally for the better, becoming quite wet in certain areas of state, said Dennis Todey, SDSU Extension Climate Specialist and South Dakota Climatologist.

"During the month of May, some places in the west have seen three to four times the precipitation they had seen since January," Todey said.

The latest climate outlooks, released May 21, 2015 from the National Oceanic and Atmospheric Administration's (NOAA) Climate Prediction Center keep with that same trend of nearer average, to wetter than average, conditions over much of the state.

Todey explained that due to a dry winter and early spring, South Dakota entered the month of May with growing drought concerns; and rapidly increasing U.S. Drought Monitor coverage and intensity. "The precipitation total across South Dakota were the lowest on record statewide for January through April," he said "leading to quickly building dryness concerns."

30-Day Outlook

The newly released NOAA 30- and 90-day climate outlooks continue to indicate wetter than average conditions are more likely for most of the state through the summer.

"The June to August outlook, in particular, has above average precipitation chances likely over most of South Dakota and the Great Plains," Todey said. "The June outlook has wetter chances just in southern South Dakota."

Temperature outlooks are listed as equal chances for below or above average for both the next 30- and 90-days. Assuming the wetter conditions do occur, Todey said near-normal to cooler temperatures are more likely to exist for the summer. "Rarely do warm and wet conditions occur together during the warm season in the Plains," Todey said.

El Nino

El Nino in the Pacific is impacting much of the outlook. "El Nino is developing, which seems very likely to strengthen and persist through the summer," Todey said.

El Nino's are more typically a winter phenomenon, Todey explained, strengthening in the fall and weakening in the spring. "This El Nino is acting quite the opposite of usual strengthening through the spring," he said. "The impact of the likely wetter conditions will be to continue to reduce the precipitation deficits still existing in some places of eastern South Dakota."

The newest U.S. Drought Outlook concurs with this idea, showing drought reduction as likely in areas still listed on the U.S. Drought Monitor map. "The increased precipitation totals should generally be good for agricultural production for the year after the dry fall to spring period," Todey said. "Soils still have some deficits in the east to overcome. Thus, the additional precipitation is still needed."

He added that excessive wetness has not been too much of a problem yet, but will have to be monitored in some areas of the state. "The change to wetter conditions will also likely increase disease potential for various crops as the growing season progresses," he said.

■iGrow

The Late LaVerna & Erwin Esterling Estate & Guest Consignor

AUCTION

LOCATION: In the Burke Civic Center on Main Street in Burke, South Dakota

The Estate of Erwin and LaVerna Esterling & Guest Consignor will be offering at auction a large collection of personal property. All items are very clean, usable personal property. Please do not miss this auction as there is something for everyone! This is a large auction and 2 rings may run for part of the auction! Hope to see you on sale day!



Something
For
Everyone!

Sunday, May 31st at 10:30 AM

Large Selection of Antiques & Collectibles

3-Antique Dressers, 3-Antique Wood Chairs, Antique Wood High-Chair, Large Bell Collection, Large Ball Point Pen Collection, Avon Collection, Many Cigar Boxes in Excellent Condition, Numerous Advertising; Klufa's, Coop, Burke State Bank, Yard Sticks, Mugs & More, Antique Wooden Rocker, Doll Quilts, Salt & Pepper Shaker Collection, Toothpick Holder Collection, Men's Changing Valet, Cookie Jars, Antique Oil Lamps, Antique Tractor Seat Chairs, Antique Curling Irons, Hair Items, 2-Smoke Stands, Piece of Cahoy Pottery, Skeleton Keys & Misc. Keys, Black Panther Lamp 65+ Years Old, Antique Wooden Toy Blocks, Scissor Collection, Metal Bread Boxes, Antique Razor, And Much, Much, More!!

Furniture/Household/Appliances/Storage

High Point Refrigerator, 4 Full Size Beds, Includes 1-Antique Cast Iron Headboard & Footboard, 2 Hide-A-Bed Couches, 2 Lazy Boy Recliners, Lift Chair, Wooden Desk, 2 Dressers, China Cabinet, 5 End Tables, Wood Table & Chairs, 6 Chairs, 2 Leaves, Kitchen Utility Cabinet, 2 Book Shelves, Living Room Lamps, Pole Lamps, Card Table & Chair Set, Wood Cabinet, Metal Cabinet, Drop Leaf TABLE, Dehumidifier, Old Beauty Chair

Home Décor/Kitchenware/Dishware

Many Miscellaneous Knick Knacks, Many Religious, Many Candy Dishes, Miscellaneous Dishes, Variety of Pots & Pans, Silverware, Some Old Wagner Cast Iron Skillets, Many Small Kitchen Accessories, Toaster/Blender/Mixer Etc., Boxes of Cookbooks, Bread Maker, Mustache Shaving Mugs, Pasta Maker, Cups & Saucers, Bone China, Depression Glass, Pink & Green, Green Glass, Wall Pictures, Hand Paintings, Many Canning Jars, Some Blue Ball Canning Jars, 2 Qt. W/Zinc Lids, Glass Christmas Ornaments, Glass Serving Bowls, Numerous Home Interior, Hobnail Glassware, Sausage Stuffer, Cream & Sugar Sets, Footed Cake Plates, Pyrex Dishes, Williamsport Crystal Punch Set, Wash Basins, Flavorings, In Glass Bottles, Several Sets of Glasses, Carnival Glass, Melmac Bowls, Tupperware, Rolling Pins, 2 Walker w/Seat & Brakes, Holiday Decorations

Yard/Garden/Garage/Camping

Many Lawn Chairs, Coolers & Water Jugs, Variety of Yard, Garden & Shop Tools, Flower Pots, Yard Ornaments, Folding Chairs, Ladder, Patio Table & Chairs, Battery Charger, Gas Cans, Folding Tables, Trash Cans, Electric Cords, Electric Weed Eater, Scoop Shovels, Wind Chimes, Dream Catchers, Tool Boxes

Blankets/Linens/Crafts/Sewing/Reading

Quilts, Bedding, Blankets, Many Homemade Quilt Tops, Afghans, Craft Items, Sewing Supplies, Table Cloths, Hand Embroidered Dish Towels/Pillow Cases/Tea Towels, Quilting Frame, Towels, Books,

Guest Consignments

Matching Frigidaire Washer & Dryer, Christmas Decorations, Coin Counter, Exercise Machine, Candle Holders, Tapes/Music/Movies, Stereo Electronics, China, Knives, Singer Sewing Machine, Telescope, Copper Pots, Pans & Molds, 10 Speed Bike, 3 Speed Bike, Dirt Devil Vacuum

TERMS: CASH NOT RESPONSIBLE FOR THEFT OR ACCIDENTS

SD Sales Tax is applicable!

All Sales are between seller and buyer, Lambley Auction Service is only the selling agent!

Announcements made day of sale take precedence over printed material! Lunch Stand Available

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Complete Listings at sdauctions.com

MVShopper

Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

		3	1		4			9
				8		1		
			2			7		
	7			5			3	6
9	4			7			5	
		9			5			
		2		4				
6			9		1	8		

CHALLENGING

CH BOOK 59 #3

Last Tuesday's

Solution

4	6	5	1	2	8	9	7	3
7	1	9	8	5	3	8	2	4
2	3	8	7	9	4	1	6	5
5	4	6	9	3	1	7	8	2
1	8	3	4	7	2	6	5	9
9	7	2	8	6	5	4	3	1
6	5	4	3	1	7	2	9	8
3	9	1	2	8	6	5	4	7
8	2	7	5	4	9	3	1	6

su|do|ku

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Check next Tuesday's paper for the solution to today's puzzle.

INT BOOK 59 #3

GUBBELS SALVAGE

Wanted:

- Old Cars
 - RV Motorhomes
 - Farm Machinery
 - Irrigation Systems
 - Any Type of Scrap Iron
 - Grain Bin Removal
- Paying Top Dollar
Will Pick Up



Towing Service & Roll-Off
Dumpsters Available

1-402-640-6335
Coleridge, NE



Too
many
mouths
to feed?
Place an ad
in the
Missouri
Valley
Shopper
today!

605-665-5884

MVShopper

319 Walnut • Yankton, SD