

Dave Says

Make The Decision With Her

BY DAVE RAMSEY

Dear Dave,
My wife and I just started your class, and we're determined to get out of debt. At the same time, I'd like to do something to reduce the stress in her life. She's a nurse, and she works three 12-hour night shifts a week. I'm a teacher, and I think we possibly could get by if she cut down to just two nights a week and worked part time. Would this be a good idea?
—Randy

Dear Randy,
The truth is there's no "possibly" involved. Even without knowing your income and other numbers, it all boils down to one simple question — can you live on that?

It's a simple math thing. You need to look at your income and her income at 24 hours. Then, go over all of your bills and make a budget. If you can live on that, and it's what she wants to do, you have the answer.

There's no reason to do this immediately, either. I mean, we're only talking about one day a week. Chances are it won't change your lives that much. It probably won't hurt anything if she works her regular hours through the end of the year. That way, you guys can keep looking



Dave
RAMSEY

BE WISE WHEN SELECTING A ROOMMATE

Dear Dave,
I'll be moving out to finish college next year, and I'm not sure how to find a good roommate. I know this isn't a money question exactly, but I listen to your show and value your opinion. Do you have any suggestions?
—Carson

Dear Carson,
I'm always happy to try to help someone who wants to make good decisions in life. I say that what I do is about life

at the numbers and decide on what's best.

You obviously love your wife, Randy. But remember, this is up to her, too. Continue, with her, walking through the idea and the numbers. Make this decision together, so that you'll both be happy and it will be a blessing in your lives!
—Dave

and money, so this question definitely qualifies.

Finding a good roommate can be tough. You need to choose someone you like and get along with, but someone who is responsible and has a little maturity, too. Sometimes you'll have different schedules, and this may lead to people working, studying or playing all at different times. You also have to be respectful of each other's needs and values, and remember, too, that certain things about another person will eventually get on your nerves a little.

Spend a lot of time talking to people and try to find someone with whom you have a lot in common. You won't always be on the same page with another person, but, if you take some time and try to choose wisely, it can be a fun and rewarding experience!
—Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. 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.



Squash. One of the English language's most painful words, along with maim and trauma and rend and okra and Liberace. Why would anyone want to eat something that sounds as though someone sat on it?

The bottom-line truth is, cooks all over the place love a challenge, and they have tried valiantly to turn squash into an edible dish. To do this, they take one tenth of a portion of squash, boil as much of the squashiness as they can out of it, then immerse it in nine-tenths something that tastes good and hope no one will notice. You know, stuff like chile, mutton, edible vegetables, nuclear waste, cottonwood bark and even chocolate. Then, when you can't taste the squash in it, and most of the slime has settled to the bottom, they smile and say,

"How do you like my 'Squash Canneloni ala Hershey con Brio?'"

Let's face it; squash is an unwanted growth on an otherwise perfectly good vine. It starts with a pretty little blossom that inspires Navajo jewelry and attracts bees. Then it begins its insidious malignancy into something that should probably be surgically removed.

"I'm sorry Mr. and Mrs. Smith," says the surgeon, "your squash is in an area that is impossible to reach without endangering the life of the vine. Your vine is pretty much doomed to produce something that — when cooked properly — will still gag a sick dog off a gut truck."

They even try to fool people who might consider buying squash into thinking it tastes like something else. Something like butter. Or acorns. Or crooked necks. Makes you wonder what crime against mankind Mr. Zucchini committed to be forever more squash-damned in the history books.

But it's fall now. Autumn, that time of year when children play in the lazy sunshine and squash vines go belly up. And when we enjoy our pumpkin pie and jack o'lanterns, we'll smile quietly, knowing we'll once again be squash free for a few blessed months.

Dates for Affordable Care Act Open Enrollment

BROOKINGS, S.D. - The Open Enrollment Period to enroll in a Qualified Health Plan in the Marketplace begins Nov. 1, 2015. The enrollment period ends Jan. 31, 2016.

"These dates are significantly different from the previous open enrollment," said Carrie Johnson, Assistant Professor & SDSU Extension Family Resource Management Specialist.

Johnson reminds South Dakotans that if they have an employer-sponsored health plan and it is "affordable" (not greater than 9.5 percent of your household income), then they are eligible to purchase a plan in the Marketplace, but not eligible for any premium tax credits.

Enrollment Deadline

Those who do not enroll by Jan. 31 will not be able to purchase a plan through the Marketplace until the next year's enrollment period — unless they are eligible for a Special Enrollment Period.

The following life events may qualify you for the Special Enrollment Period:

- * Marriage or divorce
- * Having a baby, adopting a child, or placing a child for adoption or foster care
- * Moving your residence, gaining citizenship, leaving incarceration
- * Losing other health coverage due to losing job-based coverage, the end of an individual policy plan year in 2015, COBRA expiration, aging off a parent's plan, losing eligibility for Medicaid or CHIP, and similar circumstances (voluntarily ending coverage does not qualify)
- * For people already enrolled in Marketplace coverage: Having a change in

income or household status that affects eligibility for premium tax credits or cost-sharing reductions

* Gaining status as member of a federally recognized tribe or shareholder in an Alaska Native Claims Settlement Act (ANCSA) Corporation (members of federally recognized Indian tribes can enroll in or change plans once a month throughout the year

Continuing Your Coverage

Those who enrolled during the 2015 period, their coverage will end Dec. 31, 2015. "To continue coverage in 2016, you can renew your current health plan or choose a new one," Johnson said. "If you had a plan in 2015, your insurance company may automatically enroll you for 2016 but they will need to notify you of this."

Johnson reminds South Dakotans that if they do not have health insurance during 2016, they may have to pay a fee of 2.5 percent of their income OR \$695 per adult and \$347.50 per child; whichever is higher.

Important Dates for 2016 Open Enrollment

- * Between Nov. 1 and Dec. 15: your coverage starts Jan. 1, 2016
- * After Dec. 15 before Jan. 15: your coverage starts Feb. 1, 2016
- * After January 15: your coverage starts March 1, 2016. ■iGrow

Fall To-Do List for Cow/Calf Producers

BROOKINGS, S.D. - Once again the brisk fall air is here, which means most cow-calf producers are busy processing and tending to new weaned calves.

"While weaning time usually requires all hands on deck, we can also take advantage of this time to manage the cows before they are sent back out to pasture," said Taylor Gruss-

ing, SDSU Extension Cow-Calf Field Specialist.

While cows are corralled, Grussing encouraged cow-calf producers to conduct pregnancy detection and take note of body condition score.

Pregnancy Diagnosis With evolution of technology, there are now several methods of pregnancy diagnosis available for producers

to choose from.

Rectal palpation has been utilized for decades, and still remains as a viable way for an experienced person to physically palpate the fetus and determine the gestation length (age) of the fetus. "This method is quick, requires no extra equipment and is the least cost option for producers," Grussing said.

Another option available is transrectal ultrasonography. With this method an ultrasound machine is connected to a probe that is inserted into the rectum either by hand or using a hands-free probe extender allowing the fetus to be examined visually.

Grussing said the advantages of ultrasound include; earlier determination of pregnancy (as early as 28 days), more accurate age determination, sex of the fetus, presence of multiple fetuses as well as visual inspection of other structures of the reproductive tract.

"For optimal results, pregnancy detection via ultrasound should take place before the fetus is 4 months along," she said.

Transrectal ultrasound requires special equipment which makes it more expensive than rectal palpation; however, the value of the additional information obtained can help make more precise decisions that may be beneficial to the overall performance of the operation.

Blood tests can be utilized to detect pregnancy. Blood tests measure the amount of pregnancy associated glycoproteins (PAGs) being secreted by the placenta, and are secreted from day 28 of gestation until calving.

Blood samples are sent to a lab for analysis which can take a few days; therefore, it may not be the best option for a producer who wants to have the task completed in one day.

In addition, if a cow was pregnant but lost the pregnancy, PAGs will remain in the blood for an extended period of time (60 days) so false positives are possible.

"Determining pregnancy status of females is important for producers, not only to help them plan for calving

season, but to also analyze overall reproductive efficiency of the herd," Grussing said.

Once herd pregnancy rates are determined, Grussing encouraged producers to consider different management for late calving, young, and thin cows.

Open cows

Females that are not pregnant (open) should be sorted off from the rest of the herd and either re-bred and entered into a fall-calving herd, placed on feed to add weight and value before being sold or sold immediately to decrease winter feed costs.

Body Condition Score A good time to estimate a cow's body condition score (BCS) is as she leaves the chute following pregnancy detection.

A BCS is a visual evaluation of the energy reserves of an animal. This score is based off a 1 to 9 scale, with 1 being emaciated and 9 being obese.

Grussing said BCS should be done several times during the year (calving, breeding, weaning) in order to determine if cows are performing efficiently or if nutritional strategies need to be adjusted.

"In terms of reproductive efficiency, cows perform most efficiently at a BCS of 5 to 5.5. Therefore, if a female is at a BCS less than desirable at weaning time, a nutritional plan should be implemented to get her to the appropriate score by calving time," he said.


Cows are in mid-gestation at preg-check time, which is also when the maintenance requirements are their lowest; thus, this is the most economical time to add condition, Grussing said.

"In order for a cow to remain in the herd, she needs to contribute revenue to the operation; therefore, becoming pregnant and weaning a healthy, productive calf each year is necessary," Grussing said. "While there is a cost associated with implementation of these practices, they can also improve management, efficiency and overall profitability of an operation."

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Our offices will be closed Thursday, November 26 to observe the Thanksgiving holiday.

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