

Dave Says

Doing The Right Thing

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,
Our son is a senior in college. We all signed a contract before he left for school a few years ago stating that we would pay for school and provide him a car to drive as long as he maintained good grades and behaved in a respectful and mature manner. Over the last couple of years, his grades have dropped and he's been acting more and more disrespectful. We learned recently that he even told a family friend that he hated us. My husband went to confront him about his behavior and this statement, and our son admitted he said it and was unrepentant. My husband immediately took the car and cut off his cell phone, like we had agreed. But now, I just feel sick with worry. Did we do the right thing?
—Carla

Dear Carla,
I'm sure you do feel sick inside. If you didn't feel that way to some extent, you'd be a terrible person. This is your child we're talking about. And even though he brought this on himself by being a twerp, and you guys are simply following through on the agreement, it hurts you because you're human — and a good mom.
It may seem extreme to some folks, but what you guys did wasn't capricious or arbitrary. There was a deal in place, and he knew the terms of the contract. If someone worked for me and did or said or tweeted the kind of stuff you're talking about, I'd fire them on the spot.

This kid has got to learn how to behave in the culture and that there are consequences for breaking your word and violating contracts.

But here's some good news for you, Carla. You married a real man — a strong and loving man. What he did took a ton of strength and courage. There are so many wimps in our culture today, but you married a good one. And whether this kid realizes it or not, he's got one heck of a dad who really cares.

I'll give you a prediction. Within 30 days, your kid comes home wagging his tail behind him. Even if he's stubborn, being hungry and strapped for cash — along with losing his wheels — will solve a lot of that. From diapers until they're out of the house, and even after they're out of the house, you make a lot of those kinds of calls if you're a good parent.
—Dave

PURSUE NURSING ANOTHER WAY

Dear Dave,
I'm 45 years old and a single mom. I have a decent job, but I want to go back to school to become a nurse. The money would be much better than what I make now, but I'd have to take out student loans to make this happen. Is it worth the risk?
—Susan

Dear Susan,
Is nursing a field worth pursuing, especially when it is something you love and would increase your income significantly? You bet! Nursing is a very honorable profession. Am I going to tell you to take out loans to make it happen? Absolutely not!

Save as much as you possibly can first — even if it's just a little each month. Then, I want you to look into Pell Grants, traditional and non-traditional scholarships and what I call the "indentured servitude" program. There's still something of a nurse shortage in this country, and there are hospitals and drug companies that will agree to pay your school bills if you go to work for them afterwards for a specific number of years.

I'm proud of you, Susan. Gaining knowledge and improving yourself and your career prospects are all good things. But stay away from student loan debt. It's bad and unnecessary!
—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.

Replacement Heifer Selection at Weaning

BROOKINGS, S.D. - Now that calves are weaned and pregnancy checks are occurring, it's time cattle producers begin thinking about selecting replacement heifers to breed in the spring, explained Taylor Grussing, SDSU Extension Cow/Calf Field Specialist.

"Due to the differences in goals and needs between operations, there is no one-size-fits-all selection equation that producers can follow," Grussing said. "However, there are some

common characteristics and questions that all producers should consider to help them select replacement heifers strategically and not at random."

Grussing outlines these below.

Age
Select heifers born early in the calving season that will reach puberty and first estrus before their younger herd mates. "These females are then also more likely to become bred and calve earlier in subsequent years,

consistently weaning more pounds and being more profitable than later calving counterparts," Grussing said.

Genetics
"Replacement heifers should contain the best genetics in your herd," Grussing said.

She said the best way to begin when selecting these high quality genetics is by analyzing the genetics of herd sire and dam.

Scrotal circumference (SC) of the sire is associated with when his daughters reach puberty, as there is a moderate negative correlation between larger SC and earlier attainment of puberty.

On the dam side disposition, calving ease, udder

quality and milking ability are important parameters that should be analyzed. "By selecting heifers from cows that are easy to care for and can take care of their calves, you will also select for longevity and see her daughters and granddaughters being retained in consecutive years," Grussing said.

Phenotype
While it is important for some weight be placed on phenotype, Grussing said it should not be where the most focus is placed during heifer selection. "But while we are looking, we want to strive for selecting structur-

HEIFER, Page 5

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Fall Winter Wheat Conditions in Eastern SD

BROOKINGS, S.D. - Winter wheat is the most popular winter cereal grown in South Dakota, with more than 1 million acres planted each year.

According to the USDA-NASS Crop Progress Report released Oct. 25, 2015 all South Dakota winter wheat fields planted this season to be good to excellent. "It is also reported that the emergence of all winter wheat planted in South Dakota is about 90 percent which is well above average," explained David Karki, SDSU Extension Agronomy Field Specialist.

Typical emergence for this time of year is 66 percent. Winter wheat update

Field observations to assess the conditions of winter wheat and rye during last week of October 2015 showed winter wheat fields that were planted on oat stubble to have excellent ground cover - with most of the plants to be in early tillering stage.

"These fields had plants with 2-3 tillers per plant which is considered ideal to survive winter weather conditions in our region," Karki said.

Karki also pointed out that no incidence of diseases or pests were noted. However, fields planted into corn and soybean rotation following soybean harvest were little behind in the crop development. "Wheat fields planted after soybean in Northeast South Dakota had plants in varying growth stages," Karki said.

He explained that depending upon the availability of moisture in the fields the same field had plants which were recently germinated whereas some portion of the same fields had plants that were at 2-3 leaf stage. "This further underlines the importance of a seed bed with good soil moisture as key to the strong establishment of field crops," he said.

A field planted to winter rye after soybean had plants at 2-3 leaf stage. Given the warmer days in the forecast, Karki said winter rye and wheat fields are expected to grow further into developmental stage before the onset of winter weather in the region. ■iGrow

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