

Dave Says

A Hiring Predicament

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,
I work as the executive director of a nonprofit charitable organization. Lately, I've been wondering if I should hire an employee as a development person. I don't want to damage the work we do, and I can't help but look at bringing in someone new as a gamble. Do you have any suggestions? How do you handle situations like this?
—Denise

Dear Denise,
Over the years, I've found that you can reduce a lot of the fear when it comes to hiring simply by doing your due diligence – and then some – during the hiring process. I get what you're saying, though. It's kind of a gamble anytime you hire someone. But if you do your job during the hiring process, I've found that in most cases it turns into an investment rather than a gamble. Even then, some investments are better than others.

In your line of work, you need a lot more than a warm body in a chair. You need someone who really cares about your cause and is really gifted when it comes to physically, mentally and spiritually involving people in the community. In a sense, a development person is kind of like a salesperson. A good one is worth their weight in gold, while a bad one

will only cost you a ridiculous amount of time and money, while potentially tarnishing your good name.

Look for the best of the best, and don't rely on résumés to tell you the whole story. At my office, we always have numerous interviews, and the process can go on for months.

We're also okay with not hiring someone and putting the position on hold for a while if we can't find the person who is an exact fit professionally and personally. And remember, Denise. Like with all things, it never hurts to ask God for a little guidance!
—Dave

to \$200,000 if we installed new roof, carpeting, exterior paint and concrete work. I know how you feel about debt, but what are your thoughts in this scenario?
—Kim

Dear Kim,
From what you just described, and assuming the concrete work wouldn't be too extensive, you looking at going into debt probably \$12,000 to \$15,000 in order to get \$20,000 more out of the deal. I'd just sell it. I wouldn't go to all that trouble for \$5,000.

Every piece of debt you take on compromises your financial security and robs you of your largest wealth-building tool—your income. Even if you guys are in good shape, you've got a lot of uncertainty and the potential for unexpected expenses in the months ahead. Just sell the house and get on with your lives. It's not worth the hassle.
—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.

SELL AS-IS

Dear Dave,
My husband and I are about to relocate to another part of the country. We'd like to sell our house, but we're thinking about taking out a small loan to have some work done first. We could get in the \$180,000 range selling it "as-is" but closer

Funding to Launch Dakota Fresh Food Hub

BROOKINGS, S.D. - SDSU Extension Receives a Local Foods Promotion Program Implementation grant from the U.S. Department of Agriculture (USDA) this October to strengthen local food systems across the nation in an effort to revitalize rural economies and communities.

The two-year grant is funded through USDA's Ag Marketing Service.

"The grant will assist the newly organized Dakota Fresh food hub in their early stages of marketing and sales," explained Kari O'Neill, SDSU Extension Community Development Field Specialist.

Throughout 2015, more than 25 local food producers in southeastern South Dakota have been meeting to

plan for the hub; which will allow them to aggregate and market products to larger venues such as restaurants and institutions in the region.

Using a one-year planning grant received in 2014 from USDA's Ag Marketing Service, O'Neill explained that SDSU Extension was able to draw in the producers, assist them in strategic planning processes and lead a field trip to visit Midwestern food hubs in Wisconsin and Illinois.

In July the group hosted area chefs at four "Meet the Farmer" receptions in the region.

Dakota Fresh has developed into a producer-owned LLC, which will seek membership from no more than 25 producers in the region.

The Local Foods Promotion Program (LFPP) Implementation grant will assist the group in completing the following objectives:

- * Obtain commitments from up to 25 farmers as members in Dakota Fresh.
- * File paperwork necessary to obtain LLC status in South Dakota.
- * Build a website and extended marketing campaign.
- * Hire a part-time manager to lead marketing and distribution efforts.
- * Select and equip a small warehouse site for aggregation of products.
- * Lease a delivery vehicle for transportation to markets.
- * Certify producer-members in food and farm safety plans.

"The LLFP Implementation grant comes at a critical time in building South Dakota's local food system," O'Neill said. "Consumers not only want to eat fresh, high quality foods, but they are more interested in ever in knowing where and how their food was produced."

She added, "Building strong relationships between eaters and producers can benefit everyone, and boost local economies."

Dakota Fresh looks forward to providing new markets that will offer incentives to new young farmers, as well as boosting production for established local food producers. ■iGrow

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Notice of Petition to Vacate Section Line in Mission Hill Township

A Petition was presented before the Mission Hill Township Board of Supervisors at the Regular meeting held October 27th, 2015 to Vacate Section Line between Sections 21&28 of Township T-94-N, R-55-W in Yankton County.

The Mission Hill Township Board of Supervisors unanimously voted to vacate said section line and validation becomes official thirty (30) days after the second publication provided there is no appeal by law.

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Men: Tips to Get a Better Shave

(StatePoint) Some say shaving is an art, and achieving the perfect shave requires a combination of time-honed skills and quality tools. While your shaving technique has likely improved since your first shave, it doesn't hurt to learn a few tricks of the trade to ensure you are always getting the best shave possible.

Facial hair styles are always changing and grooming tools are constantly being updated; but there are a few fundamental tips every guy should know to get a better shave.

Electric shavers have evolved and are now capable of helping men achieve maximum closeness and comfort when shaving. With certain brands introducing innovative features such as sensors that monitor beard density to adjust cutting power, and the ability to use both dry or in the shower, more men are going electric. Panasonic offers a five-blade shaver that features a powerful 14,000 CPM Linear Motor, LCD display and a built-in pop-up trimmer.

If you do use a foil shaver, keep in mind that long term performance is contingent on proper maintenance. Make sure to clean electric razors after every use to ensure your next shave is free of bacteria and mold. Also, don't forget to replace the outer foil and the inner blades about once a year, depending on daily usage, to maintain a superior cutting performance from your shaver. Once you find yourself pressing harder to get a decent shave, it is past time to replace the foil so you don't irritate your skin.

To look and feel your best for years to come, consider the Panasonic shaver and Replacement Blades and Foils which are compatible with select Panasonic Men's Shavers and available online at <http://shop.panasonic.com/>.

A steady and confident hand and great shaving techniques are just part of the equation. When it comes to a great shave, maintaining your tools and replacing them when necessary are non-negotiable.

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- '10 Rem 2700 Grain Vac 485hrs...\$14,900
- '09 J&M 1000 Grainstorm Grain Cart...\$22,500
- '09 Demco 850 Grain Cart w/Tarp...\$27,500
- (2) '09 Demco 1050 Grain Carts, 1 red, 1 green...each \$34,500
- '05 J&M 525 Grain Cart w/Tarp...\$12,500
- '04 Farm King Y1385 w/remote swing hopper, rebuilt...\$13,900
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- Demco 365 Gravity Wagon...\$3,950
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- '97 Brent 470 Grain Card w/tarp...\$10,500

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- '06 CIH MXU125 MFWD, Duals, Cab/Susp, 1,662 hrs...\$69,500
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- '04 NH TC33DA MFD w/Loader, 1,022 hrs...\$14,900
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- '96 NH 664 Rd. Baler, Bale Command, Twine, 21,861 Bales...\$4,950
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- '10 Kinze 3600 16R30 w/ Suncoos, 4,090 acres...\$75,000
- '06 Kinze 3600 16R30, KPM11...\$59,500
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NEW Krause & Landoll Tillage Equipment Available

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- '09 Krause 8200 34' Disc w/Harrow...\$42,500
- '04 JD 726 33' x 9" Soil Finisher...\$34,000
- '03 Sunflower 1434 Disc 26" Harrow, All New Blades...\$41,500
- '98 Krause 4231 HR 31' FieldCult...\$22,500
- '98 Sunflower 6432, 33' Field Finisher...\$22,500
- '95 JD 635 21' Disc w/Harrow...JUST IN
- '95 JD 220 20' Stalk Shredder, New Knives, Sharp!...\$12,900
- DMI 527B Disc Ripper 5 Shank Shear Bolt...\$14,500
- '88 Sunflower 5131, 24' FC, w/3 Bar Harrow...\$10,900
- '84 IHC 496 19 1/2' Disc...\$6,950
- CIH 3950, 34' Disc w/Harrow...\$27,500

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- '00 Bobcat 863 Cab/Heat Skidloader, 2,605 hrs...\$17,500

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