

Dave Says

Does The Right To Collect Still Exist?

BY DAVE RAMSEY

Dear Dave,
If a credit card company has charged off a debt, can they still sell that debt to someone else who can come after it? I'm currently receiving calls about a debt that's more than 20 years old. Do you have any suggestions?
—Lisa

Dear Lisa,
Charging off a debt doesn't mean that the right to collect has been given up or revoked. All it means is that the debt is no longer on their books as an asset. They don't think they're going to collect, but it doesn't mean that the legal right to collect has ended.

The real problem here is whether or not the debt is outside the statute of limitations. I'm guessing that after 20-something years it has passed, but check with a lawyer in your state to make sure. Another issue is when someone buys and tries to collect on a 20-year old credit card debt, they paid about five cents on the dollar for it. These debt collectors are the worst type of bottom feeders.

If they call, just hang up on them unless they're willing to be respectful and



Dave
RAMSEY

you would recommend buying a home warranty to cover appliance repair. I've read your books, and I think you'd say no. He thinks you believe it's a good idea. Can you settle this for us?
—Crystal

Dear Crystal,
No, I wouldn't recommend it. I don't buy warranties of any kind, and here's why. Warranties are usually based on somewhere between 12 and 18 percent of the cost of the warranty actually going to

reasonable. You can probably settle this for 10 or 15 cents on the dollar, and get them out of your life for good.
—Dave

**PUT WARRANTY
MONEY IN YOUR
POCKET**

Dear Dave,
My husband and I have a disagreement on whether or not

the probability of the repair. The rest is eaten up in profit, overhead and marketing costs. In other words, for 18 percent of what you pay — give or take — you could put that money aside, and on average you could cover the repair.

I don't buy extended warranties, either. Whether you're talking about something on a home, car or other item, these are the types of things you should be able to self-insure against with your emergency fund of three to six months of expenses. Besides that, if you can't afford to fix something you bought if something goes wrong, then you couldn't afford to buy that item in the first place!

So, put the profit, overhead, marketing costs and all that in your pocket. Make that extra money you made!
—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.



There's a word, thought Dud, silently. A word to describe this ... this pristine fall morning sitting here in a blind with a bow and arrows and anticipation of finding the same buck we saw last year. Maybe this year we'll have a safe shot at him.

This world, this tiny world around me. Right now. There's a word. Look at that deer track just to my right, for example. See the edges of it begin to crumble? That tells me it is maybe an hour old, because it takes that long for the mud walls of the track to dry enough to flake off.

When did I learn that? Which old timer told me about that? My granddad? He was a hunter all right, and I learned a lot from him, but there's this feeling in the back of my brain that it came from someone else. Bert? Hey, maybe Bert. Bert was a guide in his younger years and he showed me all kinds of things out here.

Dud smiled to himself behind the camo gauzy face mask. It's almost impossible not to smile on a morning like this one. Even if it rains, I'll still smile, he thought. He felt like telling that pine tree over there ... Hey, I'm back. Dud Campbell. Remember me? The tree looked the same as it did last year and the same as it did when he sat right here as a 10-year-old boy with his grandfather. I guess some things change and some don't. That big rock down by the creek will probably never change. Not even after the pine tree decays and falls someday long into the future.

A movement by his left foot caught his eye and he looked down without moving his head. It's an art form for a hunter. And there was a deer mouse, poking up out of the leaf litter, looking around and going back down, but slowly and unafraid.

Dud smiled again. I fooled him. Maybe when that buck comes along ...

But that word. Come on, you're writing a book, you should know that word for this little world you create, you visit, each fall morning like this one.

Oh yes. Microcosm. The blissful microcosm of a hunter.

4-H Youth Donates
1,250 Pounds of Pop Tabs

BROOKINGS, S.D. - South Dakota State 4-H Youth Council selected the Ronald McDonald House as the state-wide community service project for the 2014-2015 year.

"Giving back to the community is a focus of 4-H and our membership does this in a multitude of ways. This year-long focus is one way for us all to give back to one entity together," said Audrey Rider, SDSU Extension State 4-H Events Field Specialist.

4-H members and clubs throughout the state were asked to collect can tabs and

brought them to the 4-H Teen Leadership Conference and 2015 State Fair.

Brookings County collects 213 pounds

A state-wide competition was held among the counties and Brookings County won by collecting a total of 213 pounds of pop tabs. Counties who also participated in the contest included; Perkins, Grant, Edmunds, Meade, Jones, Roberts, Haakon/Jackson, Clay, Spink, Douglas, Kingsbury, Hamlin, Corson, Butte, Lawrence, Hutchinson and Codington.

The 1,250 pounds of tabs translate to \$500 that Ronald McDonald House will be able to use to provide families with a place to stay while their child is in the hospital.

■ iGrow



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