

Dave Says

Forcing Little Brother To Grow Up

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,

I'm having issues with my youngest brother, and I need some advice. He's 25, divorced and has two kids. He only wants to play Dad when it's convenient for him, and he's very irresponsible with money as well. Our parents passed away a few years ago, so this leaves me to be the big brother and Dad at the same time. I worry about him, but I'm not sure how to help him grow up. Any advice?

—Jeremy

Dear Jeremy,

One of the bad things about these situations is watching people you love do stupid things to themselves and the people around them. And I don't know that there's really a lot you can do without becoming the enemy to some degree. You can always try to hold him to a higher standard and refuse to tolerate immature, irresponsible behavior when you're around him. You might even look for opportunities to use yourself as an example. Point out areas in your life where you made mistakes in the past and how you fixed the problems. But to go out and directly intervene in his life, trying to force him to be a man, would be a tough thing to pull off.

When I help people on my show, I have the benefit of them calling in and

actually looking to me for help. These people actually care about what I think. I don't just walk up to folks and say, "You know, what you're doing there is really stupid. Let me fix you." I think that's kind of the situation you're in right now. I would also begin

to pray for him, and ask God to bring people into his life who will have a positive impact.

You never know what might happen, and asking Him for help is never a bad idea. Who knows? He might even start dating some strong, mature young woman who'll jerk a knot in his tail and straighten him up!

—Dave

—Angie

Dear Angie,

Technically, I'm sure your parents are responsible for the account. But think about this. You're the one who rented the movie and forgot to take it back on time. If you have a job and access to money, I think you should be the one to make things right.

Chalk this one up as a learning experience, Angie. If you're grown up enough to be in college and have a job, then you're grown up enough to start cleaning up your own messes. That's the way life works. It doesn't mean that your parents don't love you. In fact, it means that they love you enough to teach you a valuable lesson in responsibility!

—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.

LATE FEES

Dear Dave,

Our family has an account at a movie rental store. I rented a movie the other day, and forgot to take it back on time. The late fees add up to \$20. I'm in college and have a part-time job, so my parents think I should pay the late fees. They started the account, so shouldn't they have to pay the fees?



"Mornin' Perry," said Dud, taking his seat next to the tray full of fang-fixing stuff.
 "May the blessings of the mornin' be upon ya, Dud," said Dr. O'Dontal, our former actor turned dentist. "You appear blessed by life and radiant in your demeanor today."
 Yes. He talks like that.
 Perry O'Dontal worked his way through dental school "treading the boards," and especially enjoyed his stint doing Shakespeare's plays. Getting one's teeth cleaned can turn out to be quite entertaining. One of the problems, however, is that we can't really ask him questions about this fascinating part of his life because he always has things in our mouths when we're with him. But Perry does seem to be able to understand more than we give him credit for.
 "Little scrape right here ... Dud. That's better."
 Dud closed his mouth on the mouth sucker and marveled at its abilities.
 "Hast thou taken up thy pen to rail once more against human ignorance?"
 "Hunhna -hi?"
 "Still writing that book?"
 Dud was able to nod without moving his mouth.
 "'Tis a tale, I'm told, about royalty and a knight of the eighteen wheelers."
 "Rurh- ach lohng a forth."
 "That's what I heard. Duchess and the truck driver, right?"
 "Mmmurh fur a thog key both iams."
 "Murder in the Soggy Bottoms? Sounds, forsooth ... well ... more like a diaper changer than a bodice ripper, Dudley."
 Dud nodded. "Wah-nih...frem."
 "I understand. These things take time. But cheer up! When the Bard was your age, he didn't even have a computer!"
 The entertainment is free at O'Dontal Dental.

Elements of Aging Workshop in Salem, Oct 8

BROOKINGS, S.D. - Seniors are often confronted with issues and legal questions which can be complicated and confusing. Many agencies of government can and will help, but locating the correct agency is often a problem.

To help answer questions in person, SDSU Extension invites senior South Dakotans to attend the Oct. 8, 2015 Healthy, Happy, and Wise Annual Conference in Salem at the Salem City Armory.

With approximately 14.3 percent of South Dakotans age 65 or older, the state has the seventh oldest population of any state in the nation. "This conference is one way we can help connect our aging population with the resources they need," said Alicia Reif, SDSU Extension 4-H Youth Program Advisor.

Registration for this event is \$7 and is due Oct. 5, 2015.

Please make checks to AHH&W, Mail to: SDSU Regional Center Attention: Lavonne Meyer, 2001 East 8th Street, Sioux Falls, SD 57103.

October 8, 2015 Event Schedule

8:30 a.m. Registration & Coffee

8:30-9:15 a.m. Visit booths and participate in screenings; during this time flu shots will be available with Medicare card.

9:15 a.m. Keynote Speaker, Jody Gillespie, with the Attorney General's Office of South Dakota's Division of Consumer Affairs, will discuss, "Identity Theft & Scams." This talk will cover how to be wise, be wary of fraud and scam artists. Hear about past and current scams and schemes to steal your identity, money and healthcare benefits.

10 a.m. "Equipment and Gadgets," presented by Kim Miller with Avera Home Medical Equipment; this workshop will teach you about new equipment that will make life on your own home easier.

10:25 a.m. Revisit booths

10:45 a.m. "Feed Them and They Will Come" presented by South Dakota Game Fish and Parks. The program will teach you how and what to feed birds to attract them to your back yard.

11:20 a.m. "Communication" presented by Mandy Williams from the University of South Dakota's Department of Communication Sciences and Disorders; the workshop will help you identify challenges of effective communications and learn about resources that can help you.

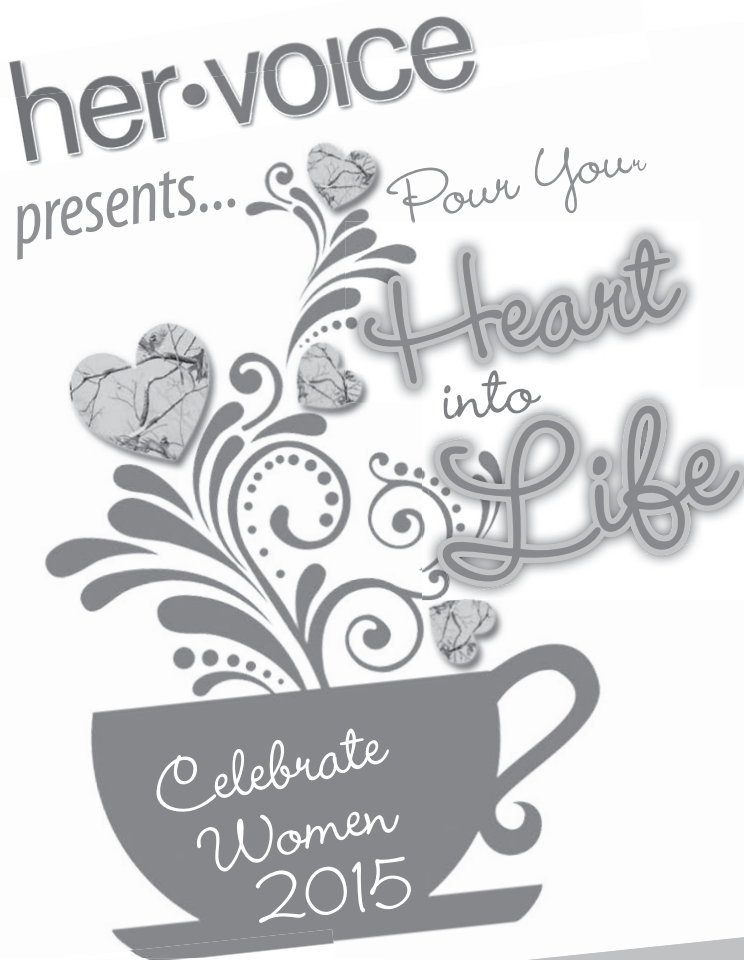
Noon: Lunch and Door Prizes

12:45 p.m. "What do we know about preventing memory loss?" presented by Leacey Brown, SDSU Extension Gerontology Field Specialist will talk about the fact although memory loss is one of the most feared parts of aging it is not considered a normal part of aging.

She will share information based on research conducted over the past three decades which includes exciting discoveries on things we can do every day to protect ourselves from memory loss. This presentation will discuss factors that either decrease or increase our risk of developing memory loss and offer strategies to protect our brains every day.

1:30 p.m. Piano Music

2 p.m. Evaluation & Door Prizes ■iGrow



with Event Speaker Julie Clark



FREE Wine Tasting by Hy-Vee Wine & Spirits

Saturday, October 17th, 2015
 NFAA Easton Archery Complex

Doors Open at 11:00am
 Lunch Served 12:30pm-1:45pm
 Door Prizes and Inspirational Speaker 2pm
 Booths Open at 11am

While the guys are hunting we invite the ladies to come out and celebrate!

presented by...



Advance Tickets Only \$20
 Tickets available at Yankton Hy-Vee and the Press & Dakotan

Buy • Sell • Trade
 Brian & Jean DeGroot, Owners
 802 Broadway, Yankton, SD
 Quality... USED Cars, Trucks, Campers, Boats & Consignments
Bridge City Auto 665-1596
www.bridgocityautoyankton.com

AUCTION
 1307 Eastside Drive, Yankton, SD
 Edward "Red" Nelson Estate
 Saturday, October 24 • 9:30 AM
 15 cars including: 1930 buick; 1928 Hupmobile; 1921 Overland Runabout; Model T Truck; (10) Model T truck frames; 100's of Model T parts new and old; complete line of shop equipment new and old; 4500 Ford back hoe (fire damage); Ferguson Tractor w/loader; hundreds of boxes of tools; many household items
 For full sale email: NJKai49@gmail.com
 East River Auctioneers
 D.W. Duhachek Auctioneer 605-660-7777
 Leo Harts Auctioneer 605-660-2460