

Dave Says

# It Takes Two To Manage Finances

BY DAVE RAMSEY

Dear Dave,  
I've spent most of my marriage not being a good husband and not being involved in our family finances. After being introduced to one of your programs at work, I realized how irresponsible I had been and went home to apologize and tell my wife about it. During this conversation I learned that we have about \$80,000 in debt I didn't know about, plus \$45,000 in debt on a new car and motorcycle I did know about. We also have a mortgage on our home. My wife apologized for making a mess of things, but it wasn't all her fault. She wasn't sneaking around spending and taking out debt, she just made mistakes and was afraid to tell me. Together, we make about \$100,000 a year. Can you help us?

—Curtis

Dear Curtis,  
I'm really glad you've made the decision to man up. That's a big step in the right direction for you and your marriage. To me, what you described is a lot different than her completely lying, hiding stuff, and actively having a financial affair



Dave  
**RAMSEY**

with a \$100,000 income and say, "What is the fastest way to clean up this dadgum mess?" That's going to mean beans and rice, rice and beans. That means a scorched-earth lifestyle and living on a budget, which also means you're not going out to eat, not going on vacations and you're going to start selling so much stuff that the kids will think they're next. I'd probably sell the car and the motorcycle. Get into a couple of basic cars, and spend about two years of crazy intensity getting debt free except for your

—so to speak—on the side. You weren't plugged in and she wasn't doing a good job, but she didn't have anyone to talk to about it. Things got worse, then she probably felt ashamed about how ugly it got and didn't want to tell anybody.

Not counting your house, you've got about \$125,000 in debt. You've got to look at all this

home. You can clean this up that fast, but you're going to have no life during that time.

The two of you have some relationship work to do also. It sounds like you've already started on that with you owning your part and her owning hers. The thing is not to blame. From this point forward you need to sit down together and make all of your decisions—financial and otherwise—together.

Trust me, if you're both willing, you can heal the math problem, the debt problem and the marriage problem all at the same time. It will be an amazing thing!

—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.*

# Safety Features in Your Car That You May Not Know About



(StatePoint) Today's vehicles come with an abundance of new features and technologies that can aid drivers, make passengers more comfortable and provide real-time information about a vehicle's health. Most importantly, many vehicle technologies today are designed with safety in mind and have the potential to save lives.

The trouble is, too many drivers do not realize these features exist, or know how to use them to their full potential.

A recent University of Iowa study found 40 percent of drivers have been startled or surprised by something their vehicle has done—a troubling finding given that car crashes are a leading

cause of preventable death in the United States.

"Technology can be a game-changer when it comes to safety," said Deborah A.P. Hersman, president and CEO of the National Safety Council. "In order to fully recognize the benefits of these new systems, drivers need to be aware of them and also understand their limitations."

With this need in mind, NSC partnered with the University of Iowa to launch "My Car Does What"—a virtual owner's manual that demystifies the latest, most cutting-edge vehicle features.

The campaign's website, [www.MyCarDoesWhat.org](http://www.MyCarDoesWhat.org), highlights technologies such as:

- Back-up cameras that provide a view of the blind zone directly behind the car when the vehicle is in reverse

- Blind spot monitors that alert drivers when something is in their blind spot

- Forward collision warnings that warn drivers when they are closing in on the vehicle ahead too quickly

- Automatic emergency braking systems that apply the brakes if the system detects an imminent collision

- Anti-lock braking systems that prevent wheels from locking up, helping to avoid uncontrolled skidding and providing some steering control in slippery conditions

- Rear cross traffic alerts that warn drivers if traffic is

approaching from the left or right when the vehicle is in reverse

- Adaptive cruise control that maintains the speed set by the driver and a pre-set following distance

- Lane departure warnings that alert drivers if they drift into another lane when the turn signal is not activated.

For a full list of vehicle safety technologies, explanatory videos, graphics and articles, visit [MyCarDoesWhat.org](http://MyCarDoesWhat.org).

"The driver will always be a car's best safety feature; no technology today will change that," Hersman said. "But these features can help mitigate errors before they result in deaths and injuries."

Looking for the best deal in town? Check the

**CLASSIFIEDS!**

**MV Shopper**

319 Walnut St.  
Yankton, SD 57078  
**605-665-5884**

**Leather Belts & Wallets** *up to size 60*

*in a variety of styles*

**Boston Shoes to Boots**

312 W. 3rd • Yankton • 665-9092

**Plow Like You Mean It!**

**WESTERN** Factory Trained & Certified Snowplow Dealer

**Christensen Radiator & Repair** *Where the deals are!*

**Sales & Service**  
1918 Locust, Yankton  
south of mall 1½ blocks  
**665-3549**

**HARDCORE HUNTERS ONLY!**

**LAND FOR SALE**  
**149.95± Acres • Madison County, Nebraska**

**PRICE REDUCED**

- Mature deer
- Tons of turkey
- Pheasant
- Good access
- 61.9 acres of CRP
- Water, food, and shelter to support habitat
- Nearly one mile of Elkhorn River frontage

For additional information, contact:

**Farmers National Company** **Grant Litz, Agent**  
**O'Neill, Nebraska**  
1-800-844-3554 or 402-340-0538  
GLitz@FarmersNational.com  
[www.FarmersNational.com](http://www.FarmersNational.com)

L-1500614

Real Estate Sales • Auctions • Farm and Ranch Management  
Appraisal • Insurance • Consultation • Oil and Gas Management  
Forest Resource Management • National Hunting Leases  
Lake Management • FNC Ag Stock

**WE DO ALL GLASS**

**Auto Home Commercial**

1915 Broadway, Yankton, SD  
**605-665-9841**

**Sell us your stuff!**

We buy nearly anything of value.

- Tools, Furniture, Electronics, Household Items, Lawn & Garden Equipment, etc.

Entire estates give us a call.

**Open 7 days a week!**

**RIVERCITY Treasures & Pawn**  
301 E. 3rd Street, Yankton, SD  
665-3588

**EHRESMANN ENGINEERING** For All Your Steel Needs!

**STEEL SPECIALS**

- Flat Bars • Solid Bars • Angle Iron • Channel Iron
- Round, Square & Rectangle Tubing
- Many More types of steel to choose from

*We Want to be Your Steel Supplier*

**Call us at 605-665-7532**

4400 W. 31st St., Yankton, SD 57078



Dud walked out in his back yard thinking about his book. It's so frustrating, and he can't even talk to Anita about it. There's a strange thing about writing a book, he learned. If you tell someone about it before it's written ... well, you've told the story already, haven't you? So then, why write it?

This makes writing a book one of the loneliest jobs in the world. A guy in a Forest Service lookout tower would seem like a cruise ship recreation director compared to a book writer. At least that's what Dud was thinking as he wandered around ... wandered ... wandered lonely as a cloud ... something to do with daffodils. He remembered reading it in high school.

Say ... maybe if I threw some literature into the book, it would give it a bit of flavor. Yes! Well, I'm already in Europe ... well, the truck driver is. He's there on special assignment ... not sure what that is, but I'm working on it. And the duchess is European, after all. And you know how they talk like literature over there.

So how can I do this? I know! I can have the duchess kinda teaching the truck driver to speak literarily.

"Dearest," she'll say, "the time has come for us to put behind us our past and instead grasp the present and the future with ... well ... with the foreknowledge of wisdom and blessings of hindsight that will propel us headlong into conubial consequences."

And he'll say, "Sure thing, Honeybunch. You got it."

Dud Campbell smiled. You know, you get a lot more than a tooth cleaning when you go see Dr. O'Dontal. He serves up inspiration along with that new toothbrush you get that you never use.

Hey, I wonder if I can work THAT into the book. You know ... dental literacy. I'll work on it.

# Seeking Fresh Perspectives to Shape the Future of Food

(StatePoint) No matter if you live in a suburban, urban or rural area, new farming innovations are putting food on your plate, clothes on your back and fuel in your tanks. And whether or not you're a foodie, a gardener or a large scale grower, you're benefiting from visionary leaders across the country who are changing the way we grow our food, fuel and fiber.

In a constantly evolving economy, America's farmers, ranchers and rural leaders face what experts call a daunting task: growing the food an expanding urban population needs and making sure that they're able to continue doing so.

"The future success of the agricultural industry relies on innovative leadership," says Leigh Picchetti, senior vice president of national communications for the Farm Credit Council, which represents the nationwide network of Farm Credit lenders that provide financial services and loans to rural communities and agriculture.

To recognize those in the industry who are changing the future of rural enterprise and agriculture, and to celebrate its 100th Anniversary, Farm Credit has launched Farm Credit 100 Fresh Perspectives, a nationwide initiative to honor 100 leaders and innovators from across the country whose insights and influence are ensuring thriving rural communities for years to come.

"This is a national search, and we've already received nominations from 40 states representing both urban leaders like chefs and academicians and rural producers farming the land," says Picchetti. "We know there are additional worthy leaders out there and we're hoping to receive many more nominations."

Individuals, couples and groups are eligible for nomination in 10 categories. Ten of the 100 honorees will receive a \$10,000 award to help further their leadership contributions, along with a trip for themselves and a guest to Washington, D.C., in 2016 to participate in a special recognition event.

A panel of experts will evaluate the nominations, which can be submitted by anyone and are being accepted now through December 18, 2015. Winners will be announced in March 2016 in conjunction with National Ag Day.

Farm Credit 100 Fresh Perspectives categories include:

- Rural and Urban Connection
- Mentoring and Volunteerism
- Agriculture Education and Community Impact
- Rural Policy Influence
- Leadership (over 21)
- Youth Leadership (21 and younger)
- Beginning Farmer or Rancher Achievement
- Entrepreneurship and Innovation
- Sustainability and Natural Resource Conservation
- Financial Stewardship

To learn more or make a nomination, visit [www.FarmCredit100.com](http://www.FarmCredit100.com).

**Hartington Tree LLC**

TREETRIMMING, REMOVALS & TRANSPLANTING

TREES FOR SALE  
EVERGREEN • SHADE • ORNAMENTAL

Yankton **605-260-1490**  
Hartington **402-254-6710**

Serving Southeast SD & Northeast NE for 20 Years

Kent & Kyle Hochstein • Licensed Arborists  
[www.hartingtontree.com](http://www.hartingtontree.com)

**BOONE COUNTY HEALTH CENTER**

Has opening for a

**MT/MLT** Full-Time

**CODER** Full-Time

**CLINIC INFORMATICS ASSOCIATE** Full-Time

More information about these positions can be found on our website. We offer an excellent total compensation package.

Please apply online at [www.boonecohealth.org](http://www.boonecohealth.org) or send resume to or contact:

**Jennifer Beierman, BCHC Human Resources**  
723 W. Fairview, P.O. Box 151, Albion, NE 68620  
**402-395-3130**

BCHC is an equal Opportunity Employer