

Dave Says

Don't Freak Out ...

BY DAVE RAMSEY

Dear Dave,
I started my own small bakery from home two years ago, providing wedding and specialty cakes. I just found out I'm pregnant, and while my husband and I are really excited about the baby, we're worried about how we'll handle things after the baby is here. We both work long hours, but we don't make a lot of money. I made about \$20,000 last year, and he currently makes \$35,000 working 60 to 70 hours a week. Do you have any advice for us now and after the baby arrives?

—Lindsay

Dear Lindsay,
Congratulations! You're going to be a mom, and you're running your own business.

I think more than anything you just need some good business planning and time management. The good news is that you have a little time on your hands before the baby gets here. You can begin scheduling things now and laying out a plan. If you get into a busy time — say around wedding season — you may want to bring in a baby sitter or some part-time help for your business. I don't think I would do daycare every day. You're probably not that busy 12 months out of the year or even at the height of some seasons yet.

Your husband also needs some relief



Dave
RAMSEY

education, making modifications to his current career or finding another line of work. With some careful and realistic planning on your end, and him doing something to make things better on his, a lot of the stress will fall off.

Many people do the kind of things we're talking about, and it ends up being an awesome experience. Just sit down together, and talk it through. Help each other out, and decide what it will take to get where you want to be as a family and with your careers.

—Dave

BUDGET YOUR TIME, TOO!

Dear Dave,
I'm going to college next year, and I'm pretty scared. My older brother is smart, but his grades aren't too good.

He says he can't find time to study and work. How do people do it?

—Justin

Dear Justin,
I'm glad you're thinking ahead, and trying to make your college experience a successful one. It's really just a matter of using your time wisely. You know how I always tell people to budget their money? You can do the same kind of thing with your time.

There are 24 hours in a day. Set aside seven for sleep and that leaves 17 hours. Let's say three meals combined takes three hours. You've got 14 hours left. If you're in class for four or five hours a day, that still leaves you with about nine hours. That's plenty of time during the week to study hard, hang out with friends a little and take care of other things. Then, you can work weekends, and have a little down time to relax, study more and run errands.

I worked 40 hours week in college, and I still graduated in four years with good grades. You can do it, Justin!

—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.



It takes us over slowly, this thing called autumn. It slides in quietly and lovingly. One day we notice we aren't sweating as much as we did a week ago. Just this morning, we thought wearing a sweater might be a good idea before the sun gets warm enough for us. There is a secret in the soft breeze that follows us around the yard in the afternoon. A secret. The same autumn secret some of us have heard whispered for years and others of us are just learning to add to our vocabulary of life.

The heart of a hunter starts sniffing the air, as though we might pick up the scent of a bear or a deer or elk from right here in town. We know it's foolish, but no one else has to know, do they? We think about antlers getting polished against whiplike young trees up where the golden leaves are carpeting the world. Maybe this fall ... well, maybe. No one else gets to know these little personal secrets, as we're afraid to be laughed at. It's enough to say we are going for the meat, which is true. For the exercise, which is true. For the companionship of our oldest friends, which is also true.

But that isn't the whole story, is it? We know ... deep down inside we know ... we're going to the woods again to touch base with our foundations. We again want to see if we're up to the ages-old task of surviving and thriving in a place where we don't spend most of our time. It is our turn now to see if we still measure up.

For the kids, it's going back to school and cheering for the school colors at football games. For mom, it's being able to work at home or at the office without worrying about the kids. Each of us has a little celebration inside that leads us to smile this time of year.

Maybe I'll see you in the mountains.

Climate Outlook Predicts Warm Conditions

BROOKINGS, S.D. - The recent National Oceanic Atmospheric Administration Climate Outlook predicts warmer conditions to linger into winter with a mixed precipitation outlook.

"As usual precipitation continues to be the most inconsistent issue to forecast as the chances for a wetter fall have been reduced with the outlooks released Thursday," said Laura Edwards, SDSU Extension Climate Field Specialist. "For most of the state, the expected chances for precipitation did not materialize in September."

Edwards added that the current outlook for October continues on that trend. "Currently there is no specific indication as to whether

or not South Dakota will see wetter or drier conditions during the month."

The current longer-range models indicate chances for precipitation in the state especially in the early part of the October.

"Overall expected precipitation amounts do not look extraordinary for the month of October," said Dennis Today, South Dakota State Climatologist & SDSU Extension Climate Specialist.

With wetter conditions less likely, Today said warmer than average temperatures are likely to continue into October and through the winter months.

"This warmth was expected through the main part of the winter because of the current El Nino, which

will continue to affect the country through the winter," he said. "But the additional fall warmth has been a little bit of a surprise."

Throughout the month of September the warmth created pleasant conditions; but it has also delayed the first freeze - with only some spotty areas of frost in the east.

"With the warmer temperatures the chances for frost are likely going to be slim throughout the rest of September," Today said.

From a harvest standpoint, these conditions have continued to push crops to maturity, Edwards said. "With early harvest getting kicked off from the early drying of crops, the delayed frost is good news as the ad-

ditional time will allow crops to continue to mature."

She added that there seems to be limited concern for frost that would damage crops at this time. "Horticultural plants also have their reprieve on frost conditions allowing gardens to continue to produce. The only downside has been the continuation of mosquito and fly issues with the warm weather and lack of frost," she said.

The lack of precipitation will also allow for continued progress on harvest. "At this time there is little excessive precipitation expected," she said.

Future outlook
The outlooks for the rest of the winter leave South Dakota "in the middle."

"The NOAA outlooks hint at wetter conditions pos-

sible throughout the winter, mostly to the south of the state, while indicating drier conditions north of South Dakota throughout much of the winter," Today said. "Thus, the outlook for South Dakota is rather mixed for precipitation."

These winter precipitation outlooks are rather difficult to assess. "The impact of El Nino on precipitation in the region is not very clear. And even in an overall dry winter, one large storm can throw off precipitation totals because the winter precipitation averages are so low. Even in the middle of an El Nino winter we cannot forecast an individual event," he said.

The take home message - El Nino is currently on track for winter with warmer than average conditions still quite

likely. Though it is impossible to guarantee," Today said. "As for harvest season - it should continue without major issues are crops are able to mature." ■iGrow

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