

Dave Says

It Doesn't Erase Your Credit History

BY DAVE RAMSEY

Dear Dave,

I recently tried to cancel a credit card, and the customer service representative told me that doing this would cancel out my entire 14-year credit history. Is this true?
—Keri

Dear Keri,

No, it is not true. The rep you spoke with is either a moron or a liar.

Canceling a credit card doesn't erase a person's entire credit history, and it doesn't erase their credit history with that company or their card, either. And by the way, your credit history doesn't last 14 years. It lasts seven years, but all the information on your record that is older than that — except for Chapter 7 bankruptcy — comes off your credit bureau report. A Chapter 7 filing stays on your report for 10 years.

So, you don't have a 14-year credit history. Sorry, it's just not there. And if you talk to this company again, you really need to find an educated rep to



Dave RAMSEY

speak with. This one doesn't have a clue!
—Dave

SIMPLY PREPARE

Dear Dave,
With all the economic problems in the country today, what can college students do to avoid money problems in the future?
—Eric

Dear Eric,
There are always three or four things smart things you can do to protect yourself financially. One is to live on a budget. When you give every dollar you make a name, and write in down on paper, it helps you know what your money is doing instead of wondering where it went.

Two more good ideas are staying out of debt, and saving as much money as

possible. Your money is your biggest wealth-building tool, and when you're saddled with debt, your money goes to creditors instead of into your pocket. Saving money is what prepares you for the good and bad things life throws at you — whether it's putting money aside to buy a car, a house or handling unexpected things that always happen.

Another thing is investing. I know you're young, but a little bit invested now could make you a millionaire when you're ready to retire. These are all simple things, Eric. But they'll make a huge difference in your financial situation now and in the years to come!
—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.



You have to hand it to Windy. When Alphonse "Windy" Wilson chooses to speak, it is a bombastic sampling of creativity. Windy has yet to find a word he can't make better through his own unique methods.

Well, what got him fired up the other day was a meeting of the ladies of the garden club down at the nursery. Windy's been helping Dewey with his manure business on the one day a week he spends helping others. Today wasn't a helper day, but he couldn't pass up the audience.

They hadn't gotten through old business when Windy stood, smiled, and spoke.

"Dear ladies," he said, "what an opera-tune moment this is, finding you all coagulated here in an effort to beautify the yards of our fair town. And what, you may ask, brings me to this conflagration? It's the latest thing in gardening. Our chairman of the board refers to it as 'cow pasture tea' and it nutritionalizes plants right down to bedrock. As Dewey says, the only way to improve on cow manure is to liquidize it. Well, he hasn't said it yet, but he will.

"Now what exactly is cow pasture tea you're undoubtedly asking yourselves at this moment. It's a varietal combination of composted cow manure, water, and some acid we put in there to matriculate it properly into the life-giving succulence we require. Then we put it in a drum and pull the drum behind a tractor-like conveyance that looks an awful lot like an old riding lawn mower. We spray this on your lawn, and in ninja-seconds, this liquor of life perambulates deep into the rootiness of the grass and makes it want to grow."

He smiled at the group and noticed a lot of them were giggling in appreciation of his talk. He puffed up and continued.

"And what does the Dewey Decker Manure Combine charge for this incompatible service? A mere \$10 for an average-sized lawn. Think about that, ladies. Ten dollars. Twenty fifty-cent pieces. Why you'd spend more than that on a wedding dress or a trip to the Bermudas!"

A number of the ladies clapped at that, thinking that might satisfy him, and it did. He smiled and sat.

He could get used to this corporate life. Maybe it wasn't too late to climb the ladder to success.

The Motion Commotion of Walking

BROOKINGS, S.D. - In conjunction with National 4-H Youth Science Day, Oct. 7, 2015 is also celebrated as National Walk to School Day. Youth from across the nation celebrate by skipping a motorized ride and walking to school.

"Walking is one of the easiest forms of physical activity, it can be done anywhere with no equipment (besides a pair of good shoes)," Nikki Prosch, SDSU Extension Health & Physical Activity Field Specialist. "Walking offers mental, physical and emotional benefits, including increased energy, increased social interaction and reduce anxiety and feelings of stress."

Additionally, Prosch said walking offers the following benefits to the community, environment and individual:

* Enjoyment: Walking brings a sense of joy and independence to all age groups!

* Healthier Habits: The trip to school (or after school) is a chance for children (and adults!) to get the physical activity they need.

* Cleaner Environment: Replacing car trips to school with walking can reduce congestion and air-polluting emissions.

* Promoting Safety: Building sidewalks, providing education programs and adding traffic calming measures are some of the ways to improve safety. Encouraging walking to school can help build support for infrastructure improvements in the broader community.

* Community Benefit: Reducing traffic congestion, boosting a sense of community, and improving neighborhood connections benefit the community.

Schools and youth organizations everywhere can celebrate Walk to School Day by planning a walking event in their community. Classroom

activities, designated starting points for out of towners, school handouts and walking trains are all ways to celebrate and encourage walking to school. For more information on planning a Walk to School Day event, accessing promotional materials and ideas to celebrate this international event, visit the Walk to School Day website.

Pedestrian Safety - Distracted Walking

Have you ever bumped into someone on the street who was looking down at their phone? What about missing a step or two because you were texting your friend about your weekend plans? Distracted walking, or walking while looking at an electronic device, is becoming a growing problem and has the potential to cause serious injury.

"With more and more youth owning and using technology, it is crucial to have an understanding of

pedestrian safety," said Prosch, referencing a 2011 U.S. Consumer Product Safety Commission study which found that a total of 1,152 people of all ages were treated due to injuries sustained while walking and using a cell phone or other electronic device.

If you are a pedestrian walking, it is important to pay attention and keep your safety a primary focus. Here are some key tips to stay safe as a pedestrian:

* Don't walk and use an electronic device at the same time, for example walking and texting.

* If you have to use your phone, stop walking and move out of the sidewalk or walkway to do so.

* Do not cross or walk in the street while using an electronic device.

* Avoid using headphones in your ears when walking.

* Pay attention to your surroundings when walking. Instead of being distracted by your phone, Prosch encourages pedestrians to take the opportunity during their walk to engage in a conversation, soak in the surrounding environment or tune into your own thoughts.



Participating Businesses Are...



Want your **REAL-TIME MESSAGE** on the most visited media website in the Yankton area?

Join our 'Friends2Follow' program!

Contact your Yankton Media Representative today!

605-665-7811

Boston Shoes to Boots
312 W. 3rd • Yankton • 665-9092

FAX US YOUR AD & SEE THE RESULTS!
Use your FAX machine to send us your Classified ad.
Remember to include your name & ad. **Prepayment is required** when placing classified. We accept Visa or Mastercard.

Classified FAX number: 605-665-0288

MV Shopper
319 Walnut • Yankton, SD 57078 • Phone: 605-665-5884

Home and Contents at
AUCTION
Saturday, Oct. 3 -- 11 a.m.

LOCATED: 402 W. 14th Avenue, Tyndall, SD - 1/2 block east of Bon Homme School

Real Estate sells first followed by personal property

Real Estate consists of 1 1/2 story 1368 sq ft 3 bedroom home with partial basement, 1 car attached garage and 1 car unattached garage. This very clean well maintained home features new roof, vinyl siding and propane furnace. Situated on a large lot this property has a great location, close to school and hospital.

LEGAL DESCRIPTION: E 1/2 of Lots 1 & 2 and all of Lots 3, 4, 5 & 6 Block 3 Albright's Add.

TERMS & CONDITIONS: \$7,500 non-refundable down payment day of auction with balance due at closing on or before November 3, 2015. Title Insurance and closing service fees split 50-50 between buyer and seller. 2015 Real Estate taxes prorated to closing. Possession upon receipt of final payment. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing seller.

HOUSEHOLD: Roper auto washer and dryer; Amana refrigerator; Small chest freezer; GE electric range; 110 and 220 window ACs; Sofas; Recliner; Easy chairs; Futon; Kitchen table and chairs; Buffet; Hutch; Computer desk; Fax; Server cabinet; Cabinets; Stands and shelves; Bookcases; Single and double beds; Stereo; TVs; 2 electric cash registers; Card table and chairs; Dehumidifier; Vacuum; Luggage; Fans; Radios; Lamps; Bedding; Blankets; Sleeping bags; Books; Toys; Pictures; Mirrors; Holiday décor; Knick knacks; Turkey fryer; Food saver; Small electric appliances; Dishes; Pots; Pans; Exercise equipment; Plus many more kitchen and household items.

ANTIQUES & COLLECTIBLES: Hapay button accordion; Trumpet; Trombone; Saxophone; Edison phonography; Wood drop leaf table; Oak chairs; Trunk; Wood porch pillars; Quilts; Large old area rug; Whiskey decanters; Miller High Life neon sign; Old Style clock; Miscellaneous beer items; Some collectable glass.

MISCELLANEOUS: Sears 13 hp rider; Snapper rider; Push mowers; Ladders; Shop vac; Floor jack; Tow bar hitch; Lawn and garden items; Miscellaneous hand tools; Plus more.

Frances Winckler, Owner

Peterson Auctioneers
Glen Peterson, RE #234
605-369-2638 - Springfield, SD
Farm - Household - Real Estate
www.petersonauctioneers.com
Lee Wittmeier, Tyndall, SD

Real Estate may be viewed by appointment - Call Glen Peterson at 605-369-2638
TERMS: Cash - Not Responsible for Accidents

MV Shopper
Want your business to be seen?
Get your display ad here!
Call 605-665-5884
Or Drop By At 319 Walnut St.