

**Dave Says:**

# Is Pausing Investing For A Luxury A Good Idea?

BY DAVE RAMSEY  
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**Dear Dave,**  
Where should you save for large expenditures when you're doing the Baby Steps?

**Heath**

**Dear Heath,**  
Depending on what the expenditure is, I would suggest saving for these sorts of things after Baby Step 3. Once you've paid off all of your debts, except for your home, and built an emergency fund of three to six months of expenses, you reach a point where you can breathe a little bit. After all that hard work and sacrifice, you're finally in a position to replace that ratty, old furniture or get a better car. The question then is this: How much do you want to temporarily cut back on investing in order to make this expenditure happen?

Personally, I'd like to see you allocate a fixed percentage of your income toward play money and still be able to put 15 percent of what you make into retirement. If you want to slow down a bit on Baby Step 5, which is paying off the house, in order to take a once-in-a-lifetime vacation, I'm cool with that. But I don't like the idea of slowing down on funding your retirement.

The basic idea here is to always handle your money with planning, purpose

and maturity. You've got a little room to play back and forth once you get past Baby Step 3. But until then, I want you to be hardcore about scrimping, saving and getting your financial house in order!

—Dave

## THE REBATE EXPLANATION

**Dear Dave,**  
How do cash-back rebates work on electronics and other items?

**Dan**

**Dear Dan,**  
I like this question. Most consumers don't think about how the process works. They only care that it's benefitting them from a financial standpoint.

Let's say you buy an item for \$1,000, and you get a cash rebate for \$100. Basically, you just paid \$900 for that item, right? So, what the companies are trying to do is incentivize certain retailers to buy a particular product or amount of that product, yet sort of protect the sticker price in the minds of the consumers. To me, it's really a little ridiculous. Why not simply take off the money, and price it at \$900?

That keeps retailers from jerking around with the margins. It purifies the process a little bit, but it adds to the hassle.

Good question, Dan!

—Dave

## Partner Proposals To Protect And Restore Wetlands

HURON – The Natural Resources Conservation Service (NRCS) announced the availability of \$17.5 million in financial and technical assistance nationwide to help eligible conservation partners voluntarily protect, restore and enhance critical wetlands on private and tribal agricultural lands.

"USDA has leveraged partnerships to accomplish a great deal on America's wetlands over the past two decades, said Chad Kacir, Acting State Conservationist with NRCS. "This year's funding will help strengthen these partnerships and achieve greater wetland acreage in South Dakota and throughout the nation."

Funding will be provided through the Wetland Reserve Enhancement Partnership (WREP), a special enrollment option under the Agricultural Conservation Easement Program's Wetland Reserve Easement component. It is administered by the Natural Resources Conservation Service (NRCS). Under WREP, states, local units of governments, non-governmental organizations and American Indian tribes collaborate with USDA through cooperative and partnership agreements. These partners work with willing tribal and private landowners who voluntarily enroll eligible land into easements to protect, restore and enhance wetlands on their properties. WREP was created through the 2014 Farm Bill and was formerly known as the Wetlands Reserve Enhancement Program.

Wetland reserve easements allow landowners to successfully enhance and protect habitat for wildlife on their lands, reduce impacts from flooding, recharge groundwater and provide outdoor recreational and educational opportunities. The voluntary nature of NRCS' easement programs allows effective integration of wetland restoration on working landscapes, providing benefits to farmers and ranchers who enroll in the program, as well as benefits to the local and rural communities where the wetlands exist.

Proposals must be submitted to NRCS state offices by July 31, 2015. Projects can range from individual to watershed-wide to ecosystem-wide.

Under a similar program in the 2008 Farm Bill, NRCS and its partners entered into 272 easements that enrolled more than 44,020 acres of wetlands from 2009 through 2013.

Most of these agreements occurred through the Mississippi River Basin Healthy Watersheds Initiative (MRBI). In South Dakota, parts of Roberts and Grant Counties are in the MRBI area. Through partnerships, MRBI identifies high-priority watersheds where focused conservation on agricultural land can make the most gains in improving local, state and regional water quality. The new collaborative WREP will build on those successes by providing the financial and technical assistance necessary for states, non-governmental organizations and tribes to leverage resources to restore and protect wetlands and wildlife habitat.

Through WREP, NRCS will sign multi-year agreements with partners to leverage resources, including funding, to achieve maximum wetland restoration, protection and enhancement and to create optimum wildlife habitat on enrolled acres. WREP partners are required to contribute a funding match for financial or technical assistance. These partners work directly with eligible landowners interested in enrolling their agricultural land into conservation wetland easements.

This announcement builds on the roughly \$332 million USDA has announced this year to protect and restore agricultural working lands, grasslands and wetlands. Collectively, NRCS's easement programs help productive farm, ranch and tribal lands remain in agriculture and protect the nation's critical wetlands and grasslands, home to diverse wildlife and plant species. Under the former Wetlands Reserve Program, private landowners, tribes and entities such as land trusts and conservation organizations enrolled 2.7 million acres through 14,500 agreements for a total NRCS and partner investment of \$4.3 billion in financial and technical assistance.

Visit NRCS's ACEP webpage to learn more about NRCS's wetland conservation options.

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