

Dave Says



APPRECIATE DEPRECIATION

Dear Dave, I'm self-employed, and I travel about 30,000 miles a year in my van. I'm three payments away from having the vehicle paid off, but it has 170,000 miles on it. Do you think it would be a good idea for me to buy a new van and have the tax advantages that would go along with it?

Doug

Dear Doug,

There are two things you can do on taxes when it comes to your automobiles. You can straight line depreciate them, which is what you do with expensive vehicles, or you can write off the mileage. That's a good idea if you drive a lot. The thing is, you get the mileage whether you have debt or not.

Let's say you bought a \$25,000 van. If you depreciate that over five years, that's \$5,000 a year. If you made \$65,000, and take \$5,000 from that, you'd pay taxes on \$60,000. If you didn't have that, you'd end up paying \$1,250 in taxes. In other words, you'd be spending \$25,000 over five years to save \$1,250 a year on taxes. That's a trade I don't think you want to make.

Remember, too, that you basically destroy whatever you drive. You have to think of your vehicle as overhead. So, you're going to destroy a \$25,000 van or a \$5,000 van all in the same period of time. As a businessman, which would you rather destroy? The answer is whatever is the least expensive and gets the job done!

—Dave

DON'T NEED THOSE CARDS

Dear Dave, I have two credit cards. One charges me an annual fee of \$79 and the other a fee of \$39. Should I cancel these and not worry about my credit score? I'd like to buy a house in the next two or three years.

Ken

Dear Ken,

In my mind, there's no such thing as a good credit card. My advice is to go ahead and cancel them.

When you stop borrowing money and don't have any open accounts, your credit score will slowly disappear. The big thing is that you don't want to be caught in no-man's land in terms of a credit score. You want either a fabulous one, which means you're in debt all of the time, or you want no score because you don't have any open accounts.

By the way, did you know that you can still qualify for a mortgage, even with no credit score? There are still mortgage companies out there that will do manual underwriting. It takes a little extra effort, but in my mind that's a small price to pay.

Cancel the cards, Ken. I've never met a millionaire who prospered thanks to credit cards and their gimmicks!

—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.

Vermillion Summer Lunch Menu

The Summer Food Program at Jolley will be serving lunch Monday through Friday from June 1st through July 31st from 11:00 am until 1:00 pm. This meal is FREE to anyone 18 or younger. For more information call 677-7000. Menus listed below are for July 29 – July 31. Menus are subject to change without notice.

Wednesday – Baked Chicken Nuggets, Baked Tri Tater

Thursday – Crispy Chicken Sandwich, Steamed Carrots

Friday – Pizza, Peas

AUCTION

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1940 German Mauser 9mm #6902 w/2 clips/holster, 1952 Super M nf; ps; 12 volt w/chains; 325 Dual loader & grapple sold as unit, 1997 Ford F250 long box pickup, 186675 mi; 2wd w/tool box 5.8liter; 1997 4x4 Grand Cherokee Laredo Jeep 133979 mi; inline 6 4.0 liter; new battery & starter; Winpower; pull type portable (540) pto driven generator **TOOLS:** Century AC/DC stick welder 295amp; Zephyr 1/2" electric drill; dremel tool; MW saber saw 2 battery chargers; Makita hammer drill; 7" angle grinder; Craftsman tap & die; torque wrench; Craftsman 18v 3/8 drill; Black & Decker electric saber saw; Craftsman 19v cordless drill & flashlight; air compressor; Craftsman 24v cordless drill; Stihl weed eater FS86; Cumming reciprocating saw; vice; sledge; bottle jacks; jumper cables; scoop shovel; cob fork; shop wet/dry vac; space heater; hay knife; gas cans; fire extinguisher; JD jack; drill bits; pipe cutter; hand post hole digger; nuts; bolts; grease guns; 6' step ladder; 3' step ladder; log chains; some wood; rope fence stretcher; gunny sacks; many other small hand tools too numerous to mention **HOUSEHOLD:** LG microwave and cart; RCA 32" led TV w/antennae; portable sewing machine; Singer sewing machine w/ cabinet; 2 vacuum cleaners; Singer hand held vac; toaster; cooler; fans; chairs; office chairs; end table; 5 drawer chest of drawers; cabinet w/glass door; Eco-water oasis; meat grinder; radios; clocks; sewer snake; Century small safe; larger safe; small b/w tv; army cot; girls bicycle; electric typewriter; Christmas tree stand and lights; Guest consignor: love seat; sofa; gas grill w/ tank

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One Cat Is Enough

BY DARIS HOWARD

Jed wasn't fond of cats. So when his wife approached him about getting a kitten he adamantly refused.

"Why do you think we need a cat around here?" he asked.

"Because I counted two mice in our house today," she replied. "And where there is one or two, you know there are more."

"We'll just set some traps," Jed replied. "Traps don't make messes or rip up the furniture."

But then Jed's little girls got into the act and begged and pleaded and looked at him with their big eyes, and soon Jed, in his opinion, owned one cat too many.

"But no more than one," he insisted

The day Jed's wife brought home the little white ball of fur, Jed had to admit it was cute. "But I'm afraid it would lose in a fight with a mouse," Jed said. "The mice we have around here could eat it for lunch."

"It will grow," his wife replied.

And it did grow, and it also grew fond of Jed. He wouldn't admit that he liked it, but more than once the others had caught him with it curled up on his lap. His older sons especially liked to tease him about it.

But then came the day that the now-grown cat came into heat. It seemed like every tom within a hundred miles was prowling around their house. Some were tame and underfoot, and others were vicious and acted like they owned the place.

"I think it's time for Snowball to be spayed," he told his family.

Though Jed was now a cattleman, he had trained as a veterinarian assistant and planned to do the procedure himself. But that was where the trouble began. His little girls cried thinking of him hurting their sweet Snowball, and no amount of assurance that he would be careful helped.

"The only other option is to neuter all of the male cats," Jed said sarcastically.

Though Jed hadn't been serious, his little girls hugged him and thanked him for sparing their beloved cat.

Feeling trapped by his own words, and unable to disappoint his daughters, he organized his sons into cat catching patrols. They caught scores of tame cats, and while Jed worked to neuter those, the boys set out to trap the wild ones.

Jed suggest they put Snowball safely in a cat carrier at the back of the live-trap cage he had purchased to catch

the racoons that ravished their garden in the fall. They did, and the wild cats came by the dozens, even fighting to get into the cage. Though Jed was proficient and could take care of a cat in just a few minutes, the boys were still catching them faster than he could work his magic. They worked almost all day, and by the time the last cat wobbled its way out of the makeshift surgery, Jed was sure he had taken care of over a hundred.

The cats all quickly fled the farm, deciding the price for romancing Snowball was a tad too high. Jed was sure there would be more cats the next day, but there weren't. There were none the next day or the next, and only one the day after that, which they quickly relieved of his romantic desires.

From then on, Jed marveled that no male cat ever came on their property again, even though he knew Snowball came into heat now and then. When he mentioned it to his oldest son, his son laughed.

"Well, Dad," he said, "if you were a cat and got word what happened when you came around our place, I would bet you would reconsider whether or not you wanted to pay us a visit, too!"

What's Happening At Newton Hills And Good Earth

This weekend at Newton Hills we are celebrating South Dakota Culture. On Friday, July 24th, at 8:30 p.m. we will be showing a movie at the amphitheater. Saturday, July 25th at 10 a.m. we'll start out with a history hike departing from our swinging bridge on lower road. Then at 1 p.m. stop over to the double shelters for an interesting look at Dakota, Lakota, and Nakota culture as we dig into the South Dakota Cultural Heritage Center's educational kit. At 3 p.m. we will take a look at South Dakota Past Times where we will be playing a game and follow with a craft. Then at 4pm grab your chairs and watch as the show cars parade through the campground during the Canton Car Show Poker Run! You can find more info on

the Car Show and other Canton events at www.cantona-reacarshow.com. At night we will show a movie at 8:30 at the amphitheater. On Sunday, July 26th, Newton Hills welcomes you to join us in a non-denominational worship service at 9 a.m. at the amphitheater. Come as you are; all are welcome; refreshments will be provided. Come enjoy the summer fun at Good Earth State Park at Blood Run!

It's the last weekend of July, have you joined us for a program yet? On Friday, July 24th explore the Riparian Trail on a guided hike to learn the types of trees and plants that grow there on the Riparian Hike at 7 pm. Then on Saturday, July 25th do you and your family enjoy scavenger hunts, hikes, and bingo? Come to Good Earth

State Park for this family fun game that everyone will enjoy at the Good Earth Challenge at 11 am! Then at 4 pm on Saturday, naturalists are nature enthusiasts with a passion for experiencing the natural world. Embark on a journey of nature knowledge and discover the world of a Naturalist Notes. The fun continues July 25th at 7 pm when you go on a guided hike and learn about the native grasses, trees, and wildlife. Find out how it became our newest state park. Food will be cooked over the campfire at Welcome to Good Earth! Then at 9 pm on July 25th, join a guest park naturalist for a night by the campfire and view constellations through a telescope! Learn a few constellation, star and planet stories from cultures all over the world at

Campfires & Constellations. Red foxes are fast, smart, and have distinctly beautiful coat. Come explore the world of the red fox with a kid friendly discovery hike and craft at 3 pm on July 26th!

If you have any questions about the park or the programs for this coming weekend, do not hesitate to give us a call at (605) 987-2263 or email newtonhills@state.sd.us. More info including an event schedule may also be found online at www.gfp.sd.gov. If you would like to receive weekly email updates on programming at the park, like us on Facebook, or send an email to newtonhills@state.sd.us. The staff at Newton Hills and Good Earth looks forward to seeing you at the park this summer!

USD School of Medicine Using \$14.4M Grant to Draw Research From 7 SD Colleges

VERMILLION, S.D. – The University of South Dakota Sanford School of Medicine will use a \$14.4 million grant from the National Institutes of Health (NIH) to lead a biomedical research effort that will also fund projects at seven other public, private and tribal South Dakota colleges and universities.

The medical school will receive about \$1 million per year for five years and the seven partner institutions will be able to access a total

of about \$1.5 million each year over the same time, which will enable them to sponsor undergraduate research fellows for developing biomedical research projects, said Barbara E. Goodman, Ph.D., professor of physiology at the medical school and director of the South Dakota Biomedical Research Infrastructure Network, who oversees the grant.

The seven predominantly undergraduate partner

schools: Augustana College in Sioux Falls, Black Hills State University in Spearfish, Dakota Wesleyan University in Mitchell, Yankton-based Mount Marty College, the University of Sioux Falls and tribal colleges Sisseton-Wahpeton in Sisseton and Oglala Lakota in Kyle on the Pine Ridge Indian Reservation.

Examples of the research include a discovery of two proteins potentially useful in cancer therapy, increased understanding of what

comprises snake venom and discoveries regarding the growth of ovarian cancer.

The grant continues a program started in 2001 and is funded through NIH's Institutional Development Award (IDeA) program, which was designed and mandated by Congress to help redistribute NIH support to 23 underfunded states and Puerto Rico.

Dakota Senior Meals

Served at The Main Street Center & Town Square, "Meals on Wheels" Please call before 9:00am to schedule or cancel a meal at 624-7868. Menus listed below are July 29 – August 4. Menus are subject to change without notice. All menus are served with whole grain bread and 1% milk unless otherwise noted

Wednesday – Sloppy Joe on a Bun, Scalloped Potatoes, Broccoli & Carrots, Apple

Thursday – Goulash, Corn O'Brien, Lime Jello with Pears, Garlic Bread

Friday – Pork Chop with Celery Sauce, Baked Brown Rice, Broccoli, Fruit Cocktail, Cranberry Juice Cocktail

Monday – Salisbury Steak, Mashed Potatoes & Gravy, Parslied Carrots, Fresh Fruit

Tuesday – Roast Pork, Cooked Apples, Scalloped Potatoes, California Blend Veggies, Cake and Ice Cream

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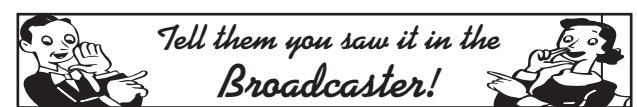
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Tell them you saw it in the Broadcaster!

bp Broadcaster Press

Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number.

2				1	6			
8				2	5			
5	1		4				2	
	2							
		3			4			
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	9			4	6	1		
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		6	1					9

CHALLENGING CH BOOK 59 #6

Last Tuesday's Solution

3	7	9	2	4	8	5	6	1
8	5	6	1	9	3	2	4	7
2	4	1	6	5	7	8	3	9
6	3	2	7	8	4	9	1	5
9	8	4	5	2	1	3	7	6
5	1	7	3	6	9	4	8	2
4	2	8	9	7	6	1	5	3
1	6	5	4	3	2	7	9	8
7	9	3	8	1	5	6	2	4

su|do|ku

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Check next Tuesday's paper for the solution to today's puzzle.

INT BOOK 59 #6

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