

**DAVE SAYS:**

# Great Theory, But It Doesn't Work

**Dear Dave,**  
I live in Alaska, and I'm considering using a credit card for the airline miles. This would make it easier and cheaper for me to visit my family in the Lower 48. Is this a good idea?  
**Adam**

**Dear Adam,**  
What you're talking about sounds great in theory. The problem is that it doesn't work out so well in the real world. Did you know that 78 percent of all airline miles are never redeemed? And, if

you're one of the 22 percent who attempt to cash in on them, you'll find that the airlines make it virtually impossible for you to travel when you want, how you want, or even where you want.

Now, let's look at the credit card side of things. Did you know that studies have shown that you spend more when you use plastic than when you pay with cash? Cash has an emotional element to it. When it leaves your hand, the pain centers in your

brain activate. A study at MIT actually proved this to be true. They also found that those pain centers are not activated when you pay with plastic.

Here's the bottom line: With a few very rare exceptions, you're much better off not chasing airline miles by using a credit card. The vast majority of people who play this game find themselves with nothing but debt at the end of the day. If you're really interested in airline miles, I'd suggest looking into a debit card program that offers this perk. With a debit card, you're not borrowing money. You're spending your own money straight from your own bank account.

If this credit card airline miles thing worked so well for the consumer, the card companies would be going out of business. More than anything, it's a bait and switch.

And the bait is attached to a hook that takes money out of your pocket and puts it in theirs!  
**—Dave**

## Debt Settlement Companies Aren't Magic

**Dear Dave,**  
How do you feel about debt management companies? Can they actually help you reduce and get out of debt?  
**Jake**

**Dear Jake,**  
My advice is to stay away from debt management companies. If you go to the Federal Trade Commission's website, you'll find that debt management companies receive more complaints than just about any other type of business. In other words, tons of them are operated poorly to the point of in-

competence, or they're just plain scams.

Debt management companies don't wave a magic wand and make your problems disappear. The only way a creditor will take less than they're owed is if you're way behind on payments, and they're afraid they won't get paid. And, if it comes to a settlement situation, you have to watch your back. Always make sure you get any settlement offers and agreements on your own and in writing—no exceptions. And never allow a creditor to have electronic access to your bank accounts.

But the big problem is that you need to fix your behavior when it comes to handling money. You can do that a lot cheaper than any company. But if you don't get control of your money, start living on a budget, and living on less than you make, your debt problem is going to hang around your neck for the rest of your life!  
**—Dave**

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

**1101 Announcements - Events**

If you need it, you can find it at [WWW.MW-ADS.COM](http://WWW.MW-ADS.COM). Thousands of classifieds from the Midwest! Refreshed weekly! (MCN)

**IMMANUAL** Lutheran Church, Elk Point, SD: Worship Service 9:00 a.m., Sunday School 10:00 a.m.

**Is food a problem for you? Does weight affect the way you live?** Overeaters Anonymous meeting in Vermillion, Thursdays at 6:30p.m., Sanford Vermillion Hospital, 20 South Plum. (Administration door south of hospital entrance in small conference room.)

**Jesus for Addicts**  
Addiction Recovery-12 Steps  
Do you suffer from any addictions? Gambling, Alcohol, Food, Sex, Drugs, Etc...  
You are welcome to attend our meeting at Hillside Community Church. We meet on Fridays at 7:00pm and Saturdays at 8:00pm. Prayers of Compassion-For Addicts & their Families. Hillside Community Church, 1800 Constance Street, Vermillion-SD 57069 or Contact Bill @ (605)638-6192 or Stan @ (605)638-6111.

**KOMSTAD COVENANT** Church, Rural Beresford and Centerville, SD: Matt Styles, Pastor. 18 miles north on University Road. Phone 563-2402. Sunday School 10 a.m., Worship Service 11 a.m.

**UNITED CHURCH OF CHRIST CONGREGATIONAL**, 226 E. Main St., Pastor Steve Miller. 10:30a.m. Worship Service. *No Longer Strangers* [www.uccvermillion.org](http://www.uccvermillion.org)

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**TRUCKS & VEHICLES:** 87 White Semi Truck; 96 International 8200 Tractor Truck Semi Truck; 92 International/Teco 4600/G4A-37LF-2TFS1 Bucket Truck.  
**TRAILERS:** 87 Timpster Super Hopper Trailer; 07 Great Dane Reefer Trailer.  
**COMBINES:** 98 Case IH 2388 AFS Combine, 978 Sep/1399 Eng Hrs.  
**HAYING EQUIPMENT:** 05 JD 4895 Self-Propelled Windrower, 4649 Hrs.; 01 Mac Don 9350 Turbo SP Windrower, 1903 Hrs.; NH 1048 Stackliner Bale Wagon; (2) 08 JD 568 Round Balers; 06 JD 567 Round Baler.  
**EXCAVATOR:** Cat 235 Hydr Excavator, 9394 Hrs.  
**WHEEL LOADER:** Cat 980 Wheel Loader, 10001 Hrs.  
**SKID STEERS:** 05 Bobcat T190 Rubber Track Skid Loader, 1346 Hrs.; 06 Daewoo 460 Plus Skid Steer, 2042 Hrs.; 90 Bobcat 873 Skid Steer, 2812 Hrs.  
**LAWN & GARDEN:** 08 HC Davis HD30 Soil Mixer W/Conveyor Belt; 08 Bouldin-Lawson PF6G100B Pro-Line Contour Trimmer.  
**FERTILIZER/CHEMICAL EQUIPMENT:** 05 JD 4920 Sprayer, 963.7 Hrs.; 95 RoGator 844 Sprayer, 5482 Hrs.  
**The next Big Iron auction is on June 8!!**  
Check out Employment Opportunities, [www.bigiron.com](http://www.bigiron.com)  
BigIron.com is a division of Stock Auction Company, 1-800-937-3558

Most difficult time with the passing of my husband Fred. Good friends and neighbors gave to me so much comfort. They sent beautiful flowers and cards and called with their condolences. I would like to extend a heart felt thank you to each and everyone of them. A very special thank you to Rev. Sandy Aakre.  
*Sincerely,  
Pat Duve*

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