

# Dave Says



## FORCING LITTLE BROTHER TO GROW UP

Dear Dave,

I'm having issues with my youngest brother, and I need some advice. He's 25, divorced and has two kids. He only wants to play dad when it's convenient for him, and he's very irresponsible with money as well. Our parents passed away a few years ago, so this leaves me to be the big brother and dad at the same time. I worry about him, but I'm not sure how to help him grow up. Any advice?

- Jeremy

Dear Jeremy,

One of the bad things about these situations is watching people you love do stupid things to themselves and the people around them. And I don't know that there's really a lot you can do without becoming the enemy to some degree. You can always try to hold him to a higher standard and refuse to tolerate immature, irresponsible behavior when you're around him. You might even look for opportunities to use yourself as an example. Point out areas in your life where you made mistakes in the past and how you fixed the problems. But to go out and directly intervene in his life, trying to force him to be a man, would be a tough thing to pull off.

When I help people on my show, I have the benefit of them calling in and actually looking to me for help. These people actually care about what I think. I don't just walk up to folks and say, "You know, what you're doing there is really stupid. Let me fix you." I think that's kind of the situation you're in right now. I would also begin to pray for him, and ask God to bring people into his life who will have a positive impact.

You never know what might happen, and asking Him for help is never a bad idea. Who knows? He might even start dating some strong, mature young woman who'll jerk a knot in his tail and straighten him up!

—Dave

## LATE FEES

Dear Dave,

Our family has an account at a movie rental store. I rented a movie the other day, and forgot to take it back on time. The late fees add up to \$20. I'm in college and have a part-time job, so my parents think I should pay the late fees. They started the account, so shouldn't they have to pay the fees?

- Angie

Dear Angie,

Technically, I'm sure your parents are responsible for the account. But think about this. You're the one who rented the movie and forgot to take it back on time. If you have a job and access to money, I think you should be the one to make things right.

Chalk this one up as a learning experience, Angie. If you're grown up enough to be in college and have a job, then you're grown up enough to start cleaning up your own messes. That's the way life works. It doesn't mean that your parents don't love you. In fact, it means that they love you enough to teach you a valuable lesson in responsibility!

—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.

# SDSU Wants New Approach To Paying For Food Facilities

BY BOB MERCER  
STATE CAPITOL BUREAU

ABERDEEN – South Dakota State University officials want to charge all students a fee that pays for utilities and bonding costs for student food service facilities.

Currently only students who buy campus meal plans pay the fee.

The state Board of Regents gave preliminary approval to the change Thursday. A final vote will occur at the regents' December meeting.

SDSU officials want to make the change for spring 2016 semester.

They hope to get ahead of a tuition freeze the regents are considering for the next academic year starting in fall 2016.

SDSU is one of four state universities that charge the fee. The others are the University of South Dakota, Black Hills State University and South Dakota School of Mines and Technology.

Northern State University and Dakota State University don't have the food-service facility fee.

The regents aren't considering making the change for the other universities at this time. SDSU, the largest campus in the state system, is the only campus requesting it, although all have discussed the concept during meetings of the system's

business council.

"They're willing to let SDSU go first because this is not an easy change," Monte Kramer said. He is system vice president for finance and administration.

"I think they're going to wait and see how this plays out. Nobody thought this was a bad idea," Kramer said.

SDSU students on meal plans currently pay the additional fee of \$188.80 per semester. Campus officials calculate those students would save approximately \$200 annually under the change.

Students who aren't on meal plans would pay an additional \$177 if they are full-time undergraduates and \$141.60 if they are full-time graduate students.

The change would more fairly spread the costs of food services being generally available in student union facilities, according to Doug Wermedel, SDSU vice president for student affairs.

He said the current fee is similar to four houses along a street and only three of the house owners paying for the street.

None of the regents spoke against trying the different approach at SDSU.

"I think it would behoove us to have more pilots," regent Terry Baloun of Sioux Falls said.

# Students Would Be Subject To Debt-Recovery Penalties Under New Campus Policy

BY BOB MERCER  
STATE CAPITOL BUREAU

ABERDEEN – Student debts owed to a state university of \$500 or more would be turned over to state government's new obligation recovery center and be subject to the center's surcharge and sanctions, under a change that received preliminary approval Thursday from the South Dakota Board of Regents.

All debts sent to the center are to carry an additional 20 percent surcharge as a collection fee.

Debtors while listed on the center's system also can't obtain or renew driver licenses, vehicle registrations, hunting or fishing licenses, or state park and camping permits.

The Legislature at the suggestion of Gov. Dennis Daugaard authorized establishment of the recovery center this year.

Officials in the governor's Bureau of Administration have been working to get it set up.

The new law gives to state universities the option of using the recovery center. The regents' \$500 policy would be a major change of policy in support of the governor and the center.

The regents currently have a two-level policy in place with \$100 as the threshold amount.

The current policy allows university officials to decide whether to turn uncollected debts of less than \$100 over to private collection agencies.

For debts of \$100 or more, the current policy calls for the universities to

use collection agencies.

Under the proposed new policy with \$500 as the threshold, the regents would give broader leeway.

They want universities to be able to continue referring debts of less than \$500 to collectors rather than the recovery center.

"That remains to be seen," said Monte Kramer. He is vice for finance and administration for the regents.

He told the board that the majority of uncollected debts run in the range of \$400 to \$500 and frequently result from students walking away from a course after the withdrawal deadline has passed.

The universities already have an enforcement mechanism for debts of \$50 or more. They place a hold on student activities such as enrolling for a new semester and getting transcripts.

The recovery center debts would be for money owed directly to a state university. Student-loan debts wouldn't be covered.

Regent John Bastian of Belle Fourche said he's not a fan of the new sanctions in the recover-center law.

Bastian, a retired circuit judge, said people need their driver licenses to get to work and school. The law doesn't provide for work and school permits.

He said it is especially punitive because of the lack of public transportation in much of South Dakota.

Bastian wondered whether the regents could get more leeway.

"I think we're stuck," he said. "If we can raise it to \$500, maybe we can raise it to \$1,000."

**bp Broadcaster Press**

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

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

INTERMEDIATE INT BOOK 60 #2

Last Tuesday's Solution

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

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

EA BOOK 60 #2

**UNIVERSITY OF SOUTH DAKOTA**

## Surplus Property Sale

The University of South Dakota will be offering for sale bicycles, tables, chairs, desks, benches, & miscellaneous on

**Friday, October 16<sup>th</sup> from 9am to 4pm**

Location of the sale is at the USD Quonset located north of the Dakota Dome on Hwy 50, next to the Vucurevich Day Care Center.

**Any questions call 605.677-5669**

**Terms of Sale: Cash Only**

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Saturday, October 17th at 7:30 p.m.

Suggested donations  
**\$5 USD Students • \$20 Adult**

**UNIVERSITY OF SOUTH DAKOTA**

If you are a person with a disability and need a special accommodation to fully participate, please contact Disability Services at 605-677-6389 48 hours before the event.