

Dave Ramsey

# Making Grown-Up Choices

**Dear Dave,**  
My husband and I are on Baby Step 2 of your plan. We've got our starter emergency fund of \$1,000 in the bank, and we're busy paying off credit cards and unpaid taxes from previous years. He thinks it's okay to take trips and save up for other fun things while we're doing this, but I disagree. I want to cut out all extra spending and pay off our debt as fast as possible. What's your opinion?



Dave  
**RAMSEY**

— Laura

**Dear Laura,**  
It's okay to do those things in the general philosophy of life. Unfortunately, that's not what I teach when it comes to getting out of debt and gaining control of your finances. The reason people are successful following my plan is because I teach common sense combined with an unbridled, scorched-earth kind of intensity.

Let's take a closer look at this. You have unpaid taxes, not to mention credit card debt hanging over your heads, and he's talking about going on a trip and saving up for toys? I'm sorry, but that's completely irresponsible. Remember when we were kids, and Mommy and Daddy wouldn't let us go outside and play until we had cleaned up our mess? That's the kind of

thing I teach.  
There's a process here. There's an idea and a concept behind what I teach, and when you plug into it, you're going to start moving in a positive direction. In short, behaviors have to change. Laura. The more dramatically they change, the better results you get and the faster you fix things. But if you don't plug into it — if he doesn't plug into it — you guys are going to keep getting the same results you've been getting, which basically stink!

—Dave

**PAY FOR GRADES?**

**Dear Dave,**  
What's your opinion on rewarding kids with money for getting good grades in school?

—Joe

**Dear Joe,**  
Honestly, I don't have a strong opinion about it one way or the other. We didn't pay our kids for good grades, but I can't really think of a strong argument not to pay them for success in school. You could say you shouldn't pay them because it's something they're expected to do anyway, and that's somewhat valid. But you could also make the same point where chores around the house are concerned, too.

We paid our kids to do some chores, but really the point is not about the economic value. It's the fact that you want your kids to associate work with money. I still meet people my age and older who haven't made that connection. Work creates money, and that's an important thing to teach your kids. Once they've created some money by working, then you want to use those moments to teach them to save, spend and give wisely.

You can do this around the subject of grades if you want. There's probably a valid case to be made that getting an "A" takes a lot more work than getting a "C." You're certainly not obligated to pay them for work or grades, but if you don't do some of this — and teach them the proper ways to handle the money they earn — you'll miss out on a lot of fantastic teachable moments.

—Dave

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

## Fracking

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The use of fracking has surged in recent years, driving the demand for sand with suitable attributes, Zelt said. If the Lewis and Clark Lake sediment fits those attributes, the result could benefit the regional economy as well as the body of water itself, he said.

"There has been dredging on the Loup River (in Nebraska)," he said. "The marketing of their sand has really occurred in maybe the last six years."

According to media reports, the Loup River contains large amounts of sand, and the Loup Power District removes 1 million to 2 million tons of sand and sediment annually from the power district's settlement basin. The task requires about three months in the spring and three months in the fall.

The surge in fracking demand has attracted the Preferred Sands company, which operates a nearby processing plant and sells the sand to oil and gas companies. According to media reports, Preferred Sands has invested tens of millions of dollars into the operation and has created up to 150 jobs.

In addition, the Loup Power District has collected more than \$1.76 million in royalties since Preferred Sands began processing materials in 2007.

**TEAM EFFORT**

The Lewis and Clark Lake research represents a combined effort, Zelt said. His team works with the U.S. Army Corps of Engineers, the National Park Services' Missouri National Recreational River (MNRR), the University of South Dakota and state and tribal historic preservation offices.

The USGS has also worked with the South Dakota Game, Fish and Parks Commission, he said.

"This consists of coordination and reconnaissance," he said. "We are contacting stakeholders and landowners

to ensure that sensitive (historical and cultural) areas are avoided."

The sampling has not begun yet, Zelt said. The team is currently conducting what he calls "geophysical reconnaissance" sending electromagnetic energy through the soil's surface.

"We will be able to gather a two-dimensional view, gauging the length and depth of the sand and silt and its texture," he said, adding the data will also look at the sample's electrical resistivity, or resistance.

The process should eventually produce 50 sub-samples and help determine the presence of desired features, such as sphericity (roundness), in the sand, Zelt said.

The sand can vary in quality, and the research will target the coarsest parts, he said. As the Missouri River slows, the coarsest materials drop out, he said.

"We assess the potential," he said. "If it proves to be of useful characteristics, it could be developed by commercial interests."

In the past, a number of management approaches have been proposed for the Lewis and Clark Lake sediment, which comes mostly from the Niobrara River dumping into the Missouri River, Zelt said.

Those proposed solutions include dredging, habitat construction, bypassing Gavins Point Dam near Yankton, and flushing Lewis and Clark Lake.

**RAISING QUESTIONS**

MSAC executive director Sandy Stockholm told the *Press & Dakotan* she wants to learn more about the possibilities of using the sediment for fracking. However, she also noted much research and work remains surrounding Lewis and Clark Lake and other sites, such as the Niobrara River.

"There are a multitude of other questions that would need to be addressed when it comes to actually dredging and whether there would be a demand for the sand if it was found suitable for fracking in some form," she said.

"What will the market sup-

port for that use? And what are some other things that need to be addressed before this becomes a possibility?"

Fracking carries concerns, as does the extraction of sand for the process, Stockholm said.

"Fracking may have more controversy attached to it," she said, adding, "In some places, they have to mine or excavate the sand. At the Loup, it was a by-product, because they had been dredging for many years as maintenance at Loup Power."

Also, not all sand is suitable for fracking, Stockholm said. Zelt's presentation noted the differences in sand quality, she said.

"Like (Zelt) said, when it comes to fracking, some sand is suitable as it is," Stockholm said. "Other sand needs to be coated with a resin to make it suitable for fracking."

Zelt noted the need to find alternative uses for sand not suitable for fracking.

"If you have even 20 percent usable, that's a good find," he said. "But what do you do with the other 80 percent?"

However, changes in technology and the growth in domestic energy looks to fuel the discussion, so to speak.

According to the USGS, the market for industrial sand and gravel stood at \$566 million a decade ago, with only 6 percent use for fracking. By 2013, the figure soared to the production of \$2.2 billion worth of industrial sand and gravel, with 57 percent used in the oil and gas industry.

The USGS research team on the Lewis and Clark Lake expects its earliest reports to come a year from now, Zelt said. His agency plans to report the findings to stakeholders and other members of the public.

Even sand found suitable as a proppant would face further scrutiny from federal authorities and a cost-benefit analysis, Zelt said.

MSAC board president Larry Weiss told the *Press & Dakotan* that the sediment issue looks to remain for some time.

"This isn't something that will go quickly. Our impulse is to be impatient, but we need

to be patient," he said. "There is enthusiasm about the possibilities for this (fracking use). We are hopeful this study will net us some strong positive findings."

While raising some questions on the issue, Stockholm also sees possibilities for dredging.

"We try to stay on top of the different studies done on the Lewis and Clark Lake area, especially when it comes to sediment," she said. "We would hope that some dredging would happen in Lewis and Clark Lake or the delta regardless of whether it was used for fracking or not."

"Fracking may make it more feasible in a cost-benefit ratio. At Lewis and Clark Lake, this is one other avenue to explore," she said.

*You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf. Discuss this story at www.yankton.net.*

## Servant Hearts Clinic Planned For Monday At Technical Education Center

Servant Hearts Clinic, a free, Christ-centered medical clinic, will be open Monday, April 6, from 5:30-8 p.m. at the Technical Education Center (or RTEC), 1200 W. 21st St. Yankton.

This is a totally free medical clinic for urgent care conditions. Servant Hearts Clinic provides care for physical, mental health emotional, and spiritual issues, and may serve as an entry point to other services in the community.

Services not provided by SHC at this time include dental, diagnosis or treatment for sexually transmitted diseases, HIV testing, prenatal care, treatment for Emergency Medical Conditions, radiology, immunizations and chiropractic care. The staff does not prescribe any narcotics, nor

# COMMUNITY CALENDAR

The **COMMUNITY CALENDAR** appears each Monday and Thursday. Contributions to this list of upcoming events are welcome and should be submitted two weeks before the event. Submissions **MUST** be typewritten or legibly printed and include the name and phone number of a contact person. Send items to P&D Calendar, 319 Walnut, Yankton, SD 57078, or email to news@yankton.net.

**THURSDAY**

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Wii Bowling**, 9:30 a.m., The Center, 605-665-4685  
**Billiards**, 10 a.m., The Center, 605-665-4685  
**ASHH Toastmasters Club 6217**, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776  
**Pinocle**, 12:45 p.m., The Center, 605-665-4685  
**Dominos**, 1 p.m., The Center, 605-665-4685  
**English as a Second Language classes**, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.  
**Love Addicts Anonymous**, 7 p.m., for women, 120 West Third Street, Yankton. 605-760-5307.  
**AA, Alano Group** 8:30 p.m., speaker, 1019 W. 9th St, Yankton.  
**Weight Watchers**, 5:30 p.m., 413 W. 15th Street. Weigh in 45 minutes before meeting. For more information, call 605-665-2987.  
**Take Off Pounds Sensibly (TOPS #SD 45)**, Weigh-in 5:30-6:30 p.m., meeting 6:30-7:30. RTEC building, 1200 W. 21st St. For more information call 605-665-8442  
**Yankton Area Banquet, 6-7 p.m.**, United Church of Christ, Fifth and Walnut

**FRIDAY**

**Alanon**, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.  
**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Quilting**, 10 a.m.-3 p.m., The Center, 605-665-4685  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Partnership Bridge**, 1:30 p.m., The Center, 605-665-4685  
**AA, Alano Group** 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.  
**Bingo**, 7-9 p.m., The Center, 605-665-4685 (open to the public)

**SATURDAY**

**Yankton Toastmaster Club 1294**, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.  
**Yankton Alcoholics Anonymous**, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.  
**Narcotics Anonymous "Road To Recovery" Group**, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton  
**AA, Alano Group** 7 p.m., discussion, 1019 W. 9th St, Yankton.  
**Weight Watchers**, 9 a.m., 413 W. 15th Street. Weigh in 45 minutes before meeting. For more information, call 605-665-2987.

**SUNDAY**

**AA, Alano Group** 7 p.m., discussion, 1019 W. 9th St, Yankton.

**MONDAY**

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Interchange**, noon, Minerva's Bar and Grill, 605-760-7082.  
**Whist**, 12:30 p.m., The Center, 605-665-4685  
**Pinocle**, 12:45 p.m., The Center, 605-665-4685  
**Cribbage**, 1 p.m., The Center, 605-665-4685  
**Hand & Foot Cards**, 1 p.m., The Center, 605-665-4685  
**English as a Second Language classes**, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.  
**Narcotics Anonymous "Road To Recovery" Group**, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton

**FIRST MONDAY**

**Yankton Lions Club**, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694  
**Servant Hearts Clinic**, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton.

do they stock any medication on site.

Future clinics are planned for the first and third Monday of each month. The next scheduled clinic will be on April 20.

When coming to clinic, you are asked to not come

into the RTEC building until 5:20 p.m. This will give the clinic staff time to prepare for clinic night and serve patients more efficiently.

For further information about this clinic, call 605-760-2986 or e-mail servantheartsclinic@gmail.com.

# Bridal Directory

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