

Dave Says

Will The Government Take It?

BY DAVE RAMSEY

Dear Dave,
 I have a 5-year-old daughter, and I want to start a 529 for her. However, I'm concerned that the government might seize the 529 assets in order to pay off debt and give people treasury bonds instead. Do you think this might happen?

—Barry

Dear Barry,
 I think there's less than a one percent chance they'd seize the actual assets. Really, I don't believe they're any more likely to come take investments away than they are to come take your home. I mean, we're really talking about private property here. If you have \$100,000 in a retirement fund, and they say they're going to take that away from you, it's like taking a person's home. I just don't see that happening.

The big question, I think, is this: Are they likely to take away some of the tax benefits — like the 529

plan's ability to grow tax-free? As in, they just come in and say they're making it all taxable to pay the bills they've accumulated up in Washington, D.C. from all their stupid behavior. That kind of thing actually could happen.

—Dave

SELL THE RENTAL?

Dear Dave,
 I'm retired, and my husband plans to work for several more years. We have \$130,000 in savings accounts, plus a rental property. The rental property has a \$150,000 mortgage, but we have no other debt. Should we sell the rental and reinvest in the stock market?

—Barbara

Dear Barbara,
 If I were in your shoes, I'd be investing in mutual funds and paying off the



Dave RAMSEY

rental property as fast as possible. That would be my game plan.

When it comes to mutual funds, you shouldn't be jumping in and out. The key is to find good ones with long track records of success and stability. Then, leave the money alone for several years and let it do its thing!

—Dave

SETTLING WITH SALLIE MAE

Dear Dave,
 Is it possible to settle the debt on a student loan?

—James

Dear James,
 Sallie Mae student loans, or federally insured student loans, are insured by the government. Translation, the bank is going to still get paid 100 percent by the taxpayers, because the government is guaranteeing the loan. They have no reason to settle with you.

They're not going to settle with you on the principal amount or the interest, James. You might be able to talk them down on the collection fees. They jack those way up. But the original amount you borrow, plus the actual interest that hasn't been paid, is guaranteed by the government. They'll get it from one of you!

—Dave

* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

USD Physicists Chosen To Bring Light To Dark Matter

VERMILLION — Two physicists from the University of South Dakota are primary investigators for two of the three critical dark matter search experiments selected by the Department of Energy (DOE) and the National Science Foundation (NSF).

Joel Sander, Ph.D., assistant professor of physics, is part of the SuperCDMS collaboration along with Dongming Mei, Ph.D., associate professor of physics, who is part of the LZ collaboration that will be located in the Sanford Underground Research Facility (SURF) in western South Dakota.

"Nobody knows what dark matter is made of even though there's strong evidence that dark matter exists," explained Sander, who earned his Ph.D. at the University of California, Santa Barbara. "There is a lot of competition to be the one to discover the dark matter."

The collaborations that Sander and Mei are a part of are racing to begin constructing their experiments as soon as possible. SuperCDMS, which uses germanium detectors cooled to very low temperatures, and LZ, which uses liquid xenon, were chosen from among multiple other experiments for the federal funding targeted toward dark matter discovery.

"The LZ liquid xenon volume would consist of seven tons of liquid xenon, and would also be installed in the Davis Laboratory, in the LUX water tank," Mei described. "An acrylic vessel filled with Gadolinium doped liquid scintillator (Gd-LS) surrounds the inner titanium

cryostats, which contain liquid xenon. This will allow the capability of delivering the first statistically significant and definitive discovery of Dark Matter if Weakly Interacting Massive Particles (WIMPs) are the candidates of dark matter."

These two experiments will have the greatest opportunity of observing a dark matter signal. Sander says about 80 percent of the mass in the universe is composed of dark matter and while dark matter has eluded discovery for about 80 years, the next several years of in the search for dark matter could be some of the most interesting.

"LZ experiments use light in order to detect dark matter while SuperCDMS experiments utilize sound," Sander described. "Trying to be able to detect one nucleus getting hit by a dark matter particle, with CDMS you will hear the sound of one nucleus getting hit opposed to LZ where you will see it happen with light."

According to Sander, the experiments will take a couple of years to set up and will search for dark matter for about five or six years. For two USD scientists (out of three experiments total) to be at the forefront of a possible dark matter discovery is not lost on Sander. It's an exciting day in physics and he admits that it's a great distinction for the USD Department of Physics.

"To astro-particle physics and physics in general, this is a really big deal," he said. "Fortunately for us, they picked two (experiments) that USD is a part of."

Back To School Breakfast



SUBMITTED PHOTO
 Sacred Heart Middle School Principal Tim Mulhair (left), Yankton area Knights of Columbus Grand Knight Russ Weller (middle) and Sacred Heart Elementary School Principal Laura Haberman (right) invite all to attend the 17th Annual Back To School Breakfast.

17th Annual Back To School Breakfast Slated Aug. 31

Sacred Heart Middle School Principal Tim Mulhair, Yankton area Knights of Columbus Grand Knight Russ Weller and Sacred Heart Elementary School Principal Laura Haberman extend an invitation to everyone to attend the 17th Annual Back To School Breakfast to raise funds for Sacred Heart School. The breakfast is set for Sunday, Aug. 31, 2014, from 8 a.m.-12:30 p.m. at the Knights of Columbus Hall at 2700 Broadway.

Sponsored by the Knights of Columbus, in cooperation with Friends of Sacred Heart School, the delicious breakfast consists of pancakes, sausage, eggs, hand cut fresh fruit salad, cinnamon rolls- while they last, doughnuts, and beverages for a free will donation. Everyone is welcome to attend!

USD Student Cristina Drey Is The Recipient Of The Kranz Journalism Scholarship

VERMILLION — Cristina Drey, a senior at the University of South Dakota, is the 2014 recipient of the David Kranz-Argus Leader Media Journalism Scholarship.

A journalism and English

major from Herrick, Drey will receive a \$2,000 scholarship honoring long-time journalist David Kranz, who worked as a reporter, columnist and editor for more than 40 years at newspapers in Minnesota and

South Dakota. He retired from the *Argus Leader* in 2010.

Drey will be the news editor of *The Volante*, USD's student newspaper, this fall. She previously served as the publication's photo editor. The

David Kranz-Argus Leader Media Journalism Scholarship is awarded annually to a South Dakota student studying journalism at one of the state's colleges or universities.

Menno Car Show Slated Sept. 13

MENNO — The Menno Area Development Association hosts its 13th annual Car Show on Saturday, Sept. 13. Registration begins at 3 p.m. at the Fire Hall and is \$10 per class.

Trophies are awarded in the following classes: Mopar, Ford, GM, Truck, Street Rod, Modified, SOB (Some Other Brand), Motorcycle, Modern American Muscle, 2005 & Newer and Best of Show (picked by the participants). A "Longest Distance Award" is given. Participate in the "Non-Judged Class" where you just "show off" your prized possession. Door prizes will be given throughout the evening.

The Menno Historical Society Museum will hold a fundraiser for the museum by having a lunch stand featuring Tacos in a Bag, tavern and homemade ice cream.

The Menno Volunteer Fire Department will feature pork loin sandwiches, hot dogs and beer. Entertainment will be provided by the Dawson-Brooks-Sayler Band for your listening and dancing pleasure beginning at 7 p.m.

The Schnitz Bar will feature entertainment from the Kings of Oblivion, set to begin at 8 p.m. For more information, contact Shannon or Brent at Classic Collision at 605-387-5607.

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