# **Just Neighborly Neighbors**

**BY DARIS HOWARD** 

When Tina called, Sally could tell something was really wrong. Tina's voice was panicked and tense. She was so tense, in fact, that Sally couldn't understand what she was saying. Sally decided it would be best to walk to Tina's house and see what the problem was.

Tina was new to the area, and after she had moved in, she and Sally had quickly become friends. But they were about as different as two women could be. Tina had grown up in one of the roughest areas of a big city and had lived there all of her life. Sally had grown up on a big cattle ranch. Tina's high school graduation class was almost eight hundred students while Sally had thirty in hers.

Then Tina's husband, David, lost his job when the big inner city school where he worked cut the music program. He found a new job in this little Idaho town and loved the friendliness of the small rural community. Tina seemed to enjoy it,

too, but she was unsure about a lot of things.
Houses were quite a distance apart, because everyone owned at least a couple of acres, so it was a fair walk to Tina's house. Sally hurried as quickly as she could. When she knocked on the door, Tina let her in, then looked nervously up and down the street as if she was worried that Sally might have been followed.

Once they were settled in Tina's living room, Sally asked, "So what's the problem?"

"I think I might have a stalker," Tina said nervously. "What makes you think that?" Sally asked.

"Well," Tina said, taking a deep breath, "I went out to the car to drive to the store today, and when I opened the door, there was something in the car that someone must have left.' "Was the car locked?" Sally asked.

Tina shook her head. "I always lock it, but David has gotten so he doesn't. He used to where we used to live, but he feels so comfortable with everything here that he

"So what was left in your car?" Sally asked.
"A plate of chocolate chip cookies," came the reply.

Sally smiled. "Was there a note with them?"
Tina nodded. "There was. It said something like, 'Welcome

Sally laughed. "You don't have to worry about it, Tina. That is what people do around here. They share things with others. A person will bake cookies and make some extra so they can take a plate to a neighbor. Quite often gifts are left anonymously. In fact, we have what we call 'The Neighborhood Plate'. When you get something on it, your job is to refill it and pass it to someone without them knowing who left it." 'You mean the cookies that were left in my car aren't dan-

gerous?" Tina asked in amazement.
"Only if you are on a diet," Sally said. "The ladies in our

community are some of the best cooks in the world." Tina went to her kitchen and came back with the cookies.

They each ate one, and Tina laughed at her own nervousness. "So do you always leave your car unlocked?" Tina asked. "No," Sally replied. "I usually do. But not in the late summer and early fall.'

"Why do you only lock it then?" Tina asked.
"Because that is harvest time," Sally replied, "and if you don't lock your car, you are likely to find it filled with zucchini

someone wanted to share with you."

Tina laughed. "You know what? I think I'm going to like

# **Men's Senior Golf Fun League**

Twenty three seniors golfed on a pleasant Tuesday morning, August 4th. Five teams competed at The Bluffs at 9:00 a.m.

In a best ball format, the team of Bob Ulrich, Ken Beringer, Alan Clem and Cleland Cook came in first

with a score of 31. Jerry Sommervold, Tony Glass, Ray Lynn, Louie Fostvedt and Dennis Iverson shot a 32 for second place.

Max Andersen, Gary Hohenthaner, Gary Prasek, Milo Gilbertson and Pat Boyle had a 34 for third

Bob Solomon, Shorty Hansen, Guy Button, Elmer Mount and Dick Burbach shot a 34. The team of Harlan Schott, Dick Gregory, Gene Iverson and Rex Huska parred every hole and thus a score of 36.

There were some long birdie putts. The longest was a 40 foot putt by Dennis Iverson on #16. Guy Button made a 35 foot putt on #12. Ken Beringer made a 25 foot putt on #12. Cleland Cook sank a 22 foot putt on #15 and Bob Ulrich made a 21 foot putt on #16. Tony Glass made a 16 foot putt on #14 and a 12 foot putt on #15.

Come join us at The Bluffs for men's senior golf on Tuesdays at 9:00 a.m. Come early so teams can be formed before the 9:00 a.m.

# **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 August 12 – August 18. Menus are subject to change without notice. All menus are served with

whole grain bread and 1% milk unless otherwise noted.

Wednesday - Hot Beef Sandwich, Mashed Potatoes & Gravy, Corn, Sunshine Salad

Thursday – Chicken Parmesan, Noodles, Corn O'Brien, Tropical Fruit Friday - BBQ Roast Beef, Baked Potato, Sour Cream,

Broccoli, Pears **Monday** – Porcupine Meatballs, Whipped Potatoes with Gravy, California

Vegetable Medley, Almond

Peaches Tuesday – Pork Chop with Celery Sauce, Sweet Potatoes, Green Beans, **Plums** 

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### **NEED A SIDE INCOME**

Dear Dave,

My wife and I are thinking about selling our home. I was recently let go from the military due to downsizing, and I've begun a job in real estate but things are starting slowly. My wife brings home about \$3,500 a month as a teacher, and the only debt we have is our house payment of \$1,616 a month. I was given a \$35,000 severance package, but we need some advice to help bridge the financial gap. Any ideas?

Dear Erik.

Having little or no income is a lot harder than a variable income situation. Your wife is bringing home good money, but at the moment your house payment is almost half that amount. Are there some things you can do on the side while you're getting your real estate business going that will create income? If you could make even \$1,000 to \$2,000 a month, it would change the picture entirely. You guys would be able to keep your home and have a little breathing room while you

get your real estate career off the ground.

Looking at it from a long-term perspective, if you're selling a bunch of houses a year or two from now, you're in the clear. You could easily stay in the house. But if you don't find extra income while you build your business, if you're not willing to work extra hard and sacrifice in the meantime — even if it means just delivering pizzas — then you probably need to sell

It takes about six to nine months to start making a living in the residential real estate business. So look at it this way: the more houses you sell, the less time you spend delivering pizzas. All this really hinges on is how badly you want a career in real estate and how much you guys want to keep your home. If you want it enough, you'll do what it takes to get there. And for the time being that's going to mean supplementing your income with something on the side while you grow your real estate business!

—Dave

#### **PAY OFF DEBT FIRST**

We've made an offer on a house we really like through a first-time buyers program. Now, after looking over our budget and debts again, my wife and I are having second thoughts. We haven't signed or turned in any paperwork yet. What do you think we should do?

Craig

Dear Craig,

I wouldn't go through with the deal. I advise people to be debt-free before buying a home, because you want a home to be a blessing, not a curse.

Homeownership when you're broke is never a good idea. And basically, that's the situation you're describing. You have debt, and you're trying to squeak into something with a first-time buyers plan. The translation? You have no money. Everything that can go wrong will go wrong. That's Murphy's Law, and he'll move into your spare bedroom along with his three cousins — Broke, Desperate and Stupid.

Get your debts paid off, build up an emergency fund, and save up a good down payment before buying a home. I know that's not the popular answer, but it's the smart one!

\* 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.





#### ANNUAL FALL MACHINERY CONSIGNMENT AUCTION

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August 19th - September 7th

## **Adele Harty & Robin** Salverson Recognized by **National Association of County Agricultural Agents**



Adele Harty, SDSU Extension Cow/Calf Field Specialist was awarded the 2015 Achievement Award by the National Association of County Agricultural Agents during the 2015 Annual Meeting held in Sioux Falls.

BROOKINGS, S.D. - SDSU Extension Field Specialists, Adele Harty and Robin Salverson were recognized by the National Association of County Agricultural Agents during the 2015 Annual Meeting held in Sioux Falls.

"These awards are given by their peers to recognize not only Adele and Robin's length of service, but also the caliber of work that they have accomplished in service to South Dakotans throughout their careers," said Karla Trautman, SDSU Extension Associate Director. "I was not surprised to learn that they were selected because I see the work they do day-in and day-out.'

Harty received the 2015 Achievement Award and Salverson received the 2015 Distinguished Service Award Each year, members of the National Association of County Agricultural Agents select a member(s) from each state for these awards. Trautman explained that the fact that these awards are given based on national criteria is significant. "It shows that the work SDSU Extension staff do is recognized - not only within our state - but on a national level by professionals within their field," Trautman said.

Achievement Award The 2015 Achievement Award presented to Harty is awarded to Agents with 10 years or less of service in Cooperative Extension, who nave exhibited excellence in the field of Extension Education.

Harty is an SDSU Extension Cow/Calf Field Specialist based in Rapid City.

Her programming focuses on assisting cow/calf producers in making sound management decisions to improve profitability and sustainability of their opera-

Harty has been a leader in developing and delivering



**COURTESY PHOTO** Robin Salverson, SDSU Extension Cow/Calf Field Specialist was awarded the 2015 Distinguished Service Award by the National Association National Association of County Agricultural Agents during the 2015 Annual Meeting held in Sioux Falls.

Annie's Project and beefSD programming, both of which are successful statewide programs in South Dakota.

"I really enjoy being able to provide producers the information they need to make management decisions and knowing that I have made a difference in doing that," said Harty, who has been with SDSU Extension for 10 years.

Distinguished Service

The 2015 Distinguished Service Award presented to Salverson recognizes Extension personnel with more than 10 years of service who have exhibited excellence in the field of Extension Educa-

Salverson has been serving South Dakotans as part of SDSU Extension since 2001. She began her career with SDSU Extension 14 years ago. Today she works as an SDSU Extension Cow/Calf Field Specialist out of the SDSU Extension Regional Center in Lemmon.

Throughout her career she has focused her research on heifer development, reproductive management and cow/calf nutrition; as well as developing programs for women including SD Women in Ag and Annie's Project. "It is exciting and

empowering for me to see ranches transition to the next generation and helping those families, young and old, is one of the most enjoyable parts of my job,' Salverson said, "Being part of beefSD, a beginning farmer rancher program, has been a highlight because I am part of the growth and development of the next generation. I have been inspired by their passion and the drive these producers have for agriculture. The close relationships I have built over the years with South Dakota families are personally and professionally rewarding.



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