

Dave Says

# Last minute shopping

BY DAVE RAMSEY  
Courtesy of EveryDollar.com



Dave  
**RAMSEY**

**Dear Dave,**  
I woke up this morning and realized I haven't started Christmas shopping yet. I've been listening to you for a long time, and I don't want to fall in the trap this year of paying outrageous prices for things just because I have waited until the last minute. Can you give me some tips on how to save on Christmas gifts and not overspend?  
**Ali**

**Dear Ali,**  
My first piece of advice is for next year. Decide now how much you want to spend on Christmas gifts and then divide that number by 12. Set aside that amount each month starting in January, and then you won't be in a panic when Christmas rolls around next year. Planning ahead always reduces stress when it comes to financial matters.

As for this year, my advice is to be aware of last-minute shopping traps. Many stores understand that people start getting desperate as Christmas draws nearer, and their prices reflect that. Also, stay away from the malls. Some folks may think I'm un-American for saying that, but I don't care. Our culture has become one

of shoppers who run to the mall, pay 120 percent of retail for something, and think they got a bargain because there was a sign that said SALE hanging over the table.

Also, don't be afraid to negotiate. It may not be comfortable at first, but you can find some great deals if you're willing to do two things: pay cash and walk away. Once you get in the habit of approaching purchases this way it will become second nature—and fun!

Finally, there are great websites out there like eBay and coolsavings.com. Thinking differently and changing your gift-buying behaviors may be a little tough at first, but trust me, it's worth the effort. Merry Christmas, Ali!

—Dave  
**BUSINESS LICENSE FOR A SEASONAL JOB?**

**Dear Dave,**  
I'm starting a side business of put-

ting up Christmas lights for people. Will I need to get a business license?

Jason  
**Dear Jason,**  
You might be getting a late start with a business of this type, but if you manage your time and work hard you can still brighten people's lives and make a little extra cash.

Most towns don't require a formal business license for this kind of thing, but you might want to check with your local municipality to be sure. It's just quick seasonal work where you show up for a couple of hours and hang lights for someone, right? But if you started hiring people or doing something year round, you'd probably need a formal business license.

Regardless, make sure you have a separate checking account so you can keep track of the income and expenses associated with your work. Merry Christmas, Jason!

—Dave  
*EveryDollar is a simple, online budgeting tool that helps users set a monthly budget and seamlessly track expenses. For more information, go to www.everydollar.com.*

## Scott McKee Takes Home First Place for Record 106-Bushel Soybean Yield at Soybean Recognition Banquet

**SIoux FALLS** – Scott McKee, a farmer from Union County, took home Overall First Place in the South Dakota Soybean Soybean Yield Contest with his record-breaking soybean yield of 106.6 bushels per acre, breaking his previous record of 103.7 bushels per acre from last year's contest. McKee planted DuPont Pioneer variety 25T51R. The South Dakota Soybean Research and Promotion Council and the South Dakota Soybean Association announced the awards at the annual Soybean Recognition Banquet on Wednesday.

"Anywhere from expanding my fertilizer program to using different kinds of crop protection products to upping the population, the South Dakota Soybean Yield Contest has really allowed me to experiment with my management strategies," McKee said.

"In the past, we've seen farmers pushing hard for maximum corn yields, but the same effort wasn't given to boosting soybean yields. That has changed in recent years, thanks in part to the South Dakota Soybean Yield Contest," said Jon Schaefer, farmer from Viborg and chairman of the South Dakota Soybean Yield Contest Committee. "Now that we've crossed the 100-bushel threshold, we continue to see record-breaking yields entered in the yield contest, and we look forward to seeing how far we push the yield envelope in the future."

Close to 350 farmers submitted Soybean Yield Contest entries in ten categories. Yields across all of the categories ranged from 22 to 106 bushels per acre.

Entries for the yield contest were categorized by soybean maturity and subdivided into three groups: Irrigated, Non-irrigated and No-till. Each first-place winner received a \$2,000 cash prize and up to \$2,000 for a non-transferable trip for two to the 2016 Commodity Classic in New Orleans, La. The second place winner in each category received a \$1,500 cash prize, and the third place winner in each category received a \$1,000 cash prize.

For a complete list of winners, see the "2015 Yield Contest Results." First place winners of the annual yield contest were:

Nathan Hoeft- 73.98 bushels/acre, Spink County, Group 0 Non-Irrigated Category

Kent Mettler- 76.35 bushels/acre, Yankton County, Group 0 No-Till Category

Kory Standy- 92.54 bushels/acre, Charles Mix County, Group 0 or 1 Irrigated Category

Jacob Waldner- 84.79 bushels/acre, Clark County, Group 1 Non-Irrigated Category

Kent Mettler- 88.29 bushels/acre, Yankton County,

Group 1 No-Till Category  
Scott McKee- 106.61 bushels/acre, Union County, Group 2 Non-Irrigated Category

Tim Hofer- 87.79 bushels/acre, Hutchinson County, Group 2 No-Till Category

Chandler Standy- 96.81 bushels/acre, Charles Mix County, Group 2 or 3 Irrigated Category

Scott McKee- 97.15 bushels/acre, Union County, Group 3 Non-Irrigated Category

The South Dakota Soybean Yield Contest also featured a quality contest. The top two highest quality entries in each maturity group (Groups 0, 1, 2 and 3) received \$500 cash for first place and \$300 cash for second place. Soybean quality is determined by the Estimated Processed Value (EPV) from the oil and protein content of soybeans, and is expressed as a value of converting the protein and oil in the soybean into soybean meal, oil and hulls. View the 2015 Quality Contest Results.

South Dakota Soybean has scheduled a series of Soybean Success Seminars to share big bushel secrets for farmers in early February. The Soybean Success Seminars will feature one of two speakers: Al Kluis, broker, trader and owner of Kluis Commodities or Denis Today, SDSU State Climatologist. The Soybean Success Seminars will also feature recommendations and discussions with agronomists. For complete agenda information, visit [www.sdssoybean.org](http://www.sdssoybean.org).

Soybean Success Seminars:  
Aberdeen Dakota Events Center – February 1 – 10 a.m. to 1 p.m.

Watertown Events Center – February 2 – 10 a.m. to 1 p.m.

Mitchell Highland Conference Center – February 3 – 10 a.m. to 1 p.m.

Sioux Falls Best Western Ramkota – February 4 – 10 a.m. to 1 p.m.

## Anticipation For Tomorrow

Anticipation For Tomorrow  
By Rep. Kristi Noem

In our family, Christmas morning begins with the ring of a bell. No one could leave their rooms and see what Santa had delivered until that bell was rung. I remember our kids waiting in eager anticipation, hoping and trusting that they'd been good enough all year for Santa to leave them the toys they had asked for.

I've been thinking a lot about the excitement of those mornings recently – probably because it isn't quite the same now that the kids have grown up a bit. But it's made me think: what would our world be like if we all carried the hope and anticipation of Christmas morning with us every day?

I admit it would be very hard to do. The world so easily weighs us down. Whether we're talking about a struggling economy, the threat of terrorism, or challenges at home, it is natural to become cynical, frustrated, and even angry. I know I've felt that way a time or two. In fact, it's why I ran for Congress in the first place. I was so frustrated with all the administration was doing and desperately wanted to change the direction of this country. I still do and I still believe we can.

We live in the greatest country on earth. We believe that family is the cornerstone of a society and that freedom is not a privilege, but a right. We believe opportunity is all that is needed to build a healthy economy. And we

remain committed to the American Dream, doing everything we can so our children and grandchildren can have a better life. Nowhere else in the world are those beliefs so ingrained into an entire country's way of life.

When the bell rings at the Noem house this Christmas, I will be saying a prayer of thanks. While America's anticipation for tomorrow may not be the same as a child's on Christmas morning, we continue to believe there is hope for a better tomorrow in this country. Of course not everything is happening as we'd like it to in this country, but we fundamentally trust that we are empowered to change it. I pray we never lose that hope.

From my entire family to yours, I hope you have a very blessed Christmas and I pray that in all the busyness of this day, you take the time to celebrate the root of all hope, Jesus Christ.

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## South Dakota's Medicaid Expansion Panel Is Proceeding While Waiting For Federal OK

By Bob Mercer  
State Capitol Bureau

**PIERRE** – The federal agency in charge of Medicaid hasn't issued its guidance yet that could decide whether South Dakota proceeds on Medicaid expansion in exchange for full federal payment of all American Indian healthcare services in South Dakota, a state official told the panel working on the issue Wednesday.

State Health Secretary Kim Malsam-Rysdon said she doesn't know the timeline for the federal Centers for Medicare and Medicaid Services to release its decision. She said federal officials however seem attentive and responsive to South Dakota's request.

"I don't feel we're getting brushed off at all," Malsam-Rysdon said.

The state panel, known as the Health Care Solutions Coalition, met for the fifth time Wednesday and will gather again Jan. 6, one week before the start of the 2016 session of the Legislature on Jan. 12. The legislature's last scheduled work day is March 29.

Malsam-Rysdon said the coalition members would stay in touch by teleconference every two weeks starting in mid-January.

The plan under development by the group calls for expanding key services that aren't available in reservation areas to American Indian patients or require substantial travel, such as mental health, cardiology, internal medicine, psychiatry and emergency telemedicine.

One of the coalition participants, Carol Diaz, a contracting officer in the federal Indian Health Service's Great Plains Area office at Aberdeen, said she has started work on behavioral health services and is moving next to stronger emergency medical services.

Last week Gov. Dennis Daugaard announced in his budget speech to the Legislature that he would seek approval from state lawmakers only if he has the green light from the federal government and the support of tribal governments regarding the Indian Health Service piece of the plan.

South Dakota currently pays nearly half of the expenses submitted by health care providers for services provided to American Indian patients outside of the IHS system.

The federal government pays the full amount for IHS-delivered services but shifts some of the cost to the state government for non-IHS care of American Indian patients.

If the federal government would pay the full share in all instances, the money saved by state government would be used to pay the state's share of the Medicaid expansion under Daugaard's plan.

The Medicaid expansion would cover an estimated 45,000 to 55,000 adults who live just above the poverty level.

Daugaard, a Republican, previously opposed the expansion because the federal government because South Dakota would be required to pay 10 percent of the cost starting in 2020.

Many Republicans in the Legislature and other public offices in South Dakota are steadfastly opposed to Medicaid expansion for a variety of reasons including that it is a component of the Affordable Care Act championed by President Barack Obama, who is a Democrat, and it was passed when Democrats controlled both chambers of Congress.

Sen. Deb Soholt, R-Sioux Falls, said she attended the meeting the governor held with legislators in Sioux Falls on Monday. She serves on the coalition, has been president for the South Dakota Board of Nursing and works as director for women's health at Avera McKennan hospital, a supporter of expansion.

Soholt said legislators at the meeting Monday raised questions and philosophical objections remained for many.

Daugaard named the coalition members, whose number now exceeds 40 participants depending upon the meeting, less than three months ago. The first meeting was Oct. 7.

"I think we've got a lot of good work done in short order," Malsam-Rysdon told the group Wednesday at the end of the teleconference meeting.

**Deadlines**

**Classified Ads:**  
*Friday at Noon*

**Display Ads:**  
*Friday at 11AM*

**Vermillion Police & Clay County Sheriff will increase DWI enforcement efforts**

**Dec. 18th - Jan. 3rd**

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**Holiday Early Deadlines**

December 29th Edition  
Deadline is  
**Wednesday, Dec. 23rd at 11 a.m.**

January 5th Edition  
Deadline is  
**Wednesday, Dec. 30th at 11 a.m.**

**The Broadcaster/Plain Talk offices will be closing at noon on Thursday, December 24 and closed all day Friday, December 25**

**The offices will also be closing at 3:00 on Thursday, December 31 and closed all day Friday, January 1.**

*Happy Holidays from all of us at the...*