

Dave Says

Holiday Budgeting Made Easy

BY DAVE RAMSEY

Courtesy of EveryDollar.com

Christmas is the best. You get to hang stockings, shop for your favorite people, and potluck like a champ. There's no other time of the year quite like it. That's why it's so easy to get carried away with your seasonal shopping!

In fact, last year's annual Gallup poll found that nearly a quarter of Americans anticipated spending \$1,000 or more on Christmas. That's a decent chunk of change for any budget. While it's perfectly okay to spend extra money around the holidays, you don't want to end up with the unwelcomed gift of credit card debt come Christmas morning.

Here's how you can make your Christmas budget brighter:

FIGURE OUT HOW MUCH YOU CAN SPEND ON CHRISTMAS

Let's go ahead and address the question on everyone's mind: How do you figure out your Christmas budget? Start by figuring out how much you spend on your normal monthly expenses, like gas, utilities, insurance and groceries. Then take a closer look at your flexible spending budget groups like dining out and entertainment money.

If you typically spend \$300 on restaurants in a month, why not cook a few extra meals at home and divert an extra \$200 toward Christmas savings? Or if your personal money is partying it up at \$150, why not hold off (temporarily) and



Dave
RAMSEY

dividing. Take your number—let's say \$500—and think over your seasonal expenses. You'll need money for travel (\$50), tree and trimmings (\$50), a few potlucks and parties (\$50), and some extra giving (\$50). Then there's the Big Kahuna: Christmas gifts (\$300).

As long as you plan where your money will go before you spend it, there's no right or wrong way to split up your Christmas budget. Plus, if that Evergreen goes on sale, or you economize on your potluck groceries, that means more money to splurge on your loved ones.

WRITE DOWN WHO YOU NEED TO BUY GIFTS FOR

Now that you know exactly how much you can spend on gifts, decide

put an extra \$100 into your Christmas stash? Smart budgeting now can free up more money for what you want later—like Christmas presents!

DIVIDE YOUR CHRISTMAS BUDGET INTO CATEGORIES

Once you've figured out how much you can spend on Christmas, do some

who gets what. Make a list of everyone you'll buy for this year. And we mean everyone—coworkers, church friends, your parents, your kids, your grandkids. Next to each name (or category, if you're budgeting a treat for the office), write a specific dollar amount.

If you don't have enough money to cover everyone on your list, rethink how much you'll spend on each person. Maybe you can agree to only buy for the kids. Or perhaps you can draw names, instead of buying for multiple families. And then there are always baked goods or homemade crafts! Who doesn't love a gift that comes fresh out of the oven or straight from the heart?

Give yourself the freedom to enjoy You probably have a lot of great ideas on how to spend your money this season. When you start with a plan, you'll be in control of your Christmas budget long before setting foot into the mall. All you have to do is set up your monthly budget, categorize your Christmas savings, and make your detailed gift list. After that, enjoy your Christmas shopping—because your budget said you could!

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.

Christmas At The Capitol Tree-Lighting Ceremony

PIERRE – The 2015 Grand Lighting Ceremony for Christmas at the South Dakota Capitol will take place in the rotunda on Tuesday, Nov. 24, at 7 p.m. CST.

The public is invited to join Gov. Dennis Daugaard, First Lady Linda Daugaard and Pierre Mayor Laurie Gill as they welcome guests and light the Capitol trees.

The Capitol Christmas display includes nearly 100 trees that are decorated by volunteers from communities, schools, churches, nonprofit organizations and state government offices. This year's theme for Christmas at the Capitol is "Christmas around the World."

The largest tree in the Capitol is being decorated by Zonta International. The 29-foot Colorado blue spruce was donated by Willette Reichert of Baltic. It was trimmed to fit in the Capitol Building.

Pre-event music for the tree-lighting ceremony will begin at 6:30 p.m., featuring Kim Jacobs-Bowman.

The 2015 Grand Lighting Ceremony will feature musical performances by the Becker family, Debra Owen, Houdek and the Capitol City Children's Choir.

Immediately after the ceremony, kids of all ages can pose for pictures with Santa Claus in front of the South Dakota Christmas tree. Parents are reminded to bring their cameras. Refreshments, donated by Lynn's Dakotamart in Pierre, will be served on the first floor of the Capitol.

The holiday display will be open to the public from 8 a.m. to 10 p.m. daily from Nov. 25 through Dec. 26.



Southeast CASA is Recruiting Board Members

The mission of the Southeast CASA Program (SECASA) is to advocate in court for safe, permanent homes for abused/neglected children from our communities. SECASA started in Yankton County in October 2011, and it has been present in Clay County since July 2015. With this expansion, SECASA is now seeking Clay County representation on its Board of Directors. Applications may be obtained at the SECASA office at 23 W. Main Street in Vermillion.

Board members support the work of SECASA and provide mission-based leadership and strategic governance. While day-to-day operations are led by SECASA's Program Director and Program Development Assistant, the appropriate involvement of the Board is both critical and expected. Specific board member responsibilities include:

Regular attendance at SECASA Board meetings.

Reviewing outcomes of SECASA to evaluate its impact, and regularly measure its performance and effectiveness;

Reviewing agenda and supporting materials prior to board and committee meetings;

Approving SECASA's annual budget, audit reports, and material business decisions; being informed of, and meeting all, legal and fiduciary responsibilities;

Contributing to an annual performance evaluation of the Director;

Assisting the Director and Board chair in identifying and recruiting other board members;

Serving on fundraising committees and taking on special event assignments;

Acting as an ambassador of the organization.

SECASA board members will consider SECASA a philanthropic priority. So that SECASA can credibly solicit contributions from foundations, organizations, and individuals, SECASA expects to have 100 percent of board members make an annual contribution commensurate with their capacity.

Terms of Board membership are three years, and the member would be eligible for reappointment for one

additional term. Board meetings are held monthly, with committee meetings held as needed.

This is an extraordinary opportunity for an individual who is passionate about CASA's mission.

If you have any questions regarding this position, please contact Southeast CASA at 760-4825.

Thanksgiving Weekend Friday • Saturday • Sunday

Sheila's holiday open house

Nov. 27, 10am-5pm
Nov. 28, 10am-5pm
Nov. 29, 1-4pm

Hot Drinks & Soups Drawings Storewide Specials

Sheila's Country Gardens & Gift Shop

3 miles south of Hartington, NE on Hwy. 57 • 402-254-6379



Ribbon Cutting Celebration!

Vermillion School District

A ribbon cutting was held November 16th, 2015 at 5:15 p.m. for the Vermillion School District. An Open House was held from 5:00 p.m. to 7:00 p.m.

Vermillion High School renovation took place throughout a six month period from May to October, 2015. HVAC was replaced. Two lab classrooms and three restrooms were renovated. New ceilings, lights and painting were installed and applied throughout the facility.

They can be reached at 605-677-7000 or you can visit their website at www.vermillion.k12.sd.us

If you don't get the word out about your business, no one else will!!!

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

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

INTERMEDIATE INT BOOK 60 #4

Last Tuesday's Solution

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

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

EA BOOK 60 #4

massage for HEALTH

216 West Main Street • Vermillion, SD

Give the gift of health this holiday season.

Gift certificates make great stocking stuffers!

Open Monday thru Friday

Gift certificates are available at Hyvee in Vermillion

Lois Hazen, LMT

VISA M.C. DISCOVER

For appointments, call 624-6732 or email messageforhealth@midconetwork.com

Turner County, SD Land Auction

160 +/- Acres Turner Township
Thursday, December 3rd, 2015 · 11:00 AM

We will sell the following real estate at public auction at the Tract 2 landsite located from Davis, SD, ¼ mile west on SD Hwy 18 3 miles south on 460th Ave.

Here are two outstanding tracts of land in Turner County SD. This land is highly productive with excellent soils and is available to the new owner for the 2016 crop year. The land is currently in a corn/soybean rotation and Tract 2 includes extensive tiling and a possible home/acreage site with a tree grove. Don't miss this auction if you are looking to expand your current farming operation or purchase as an investment. The land will be offered in 2 tracts and the tracts will not be combined.

Tract 1: Abbreviated Legal Description: W ½ SW ¼ 9-97-52 less building site/acreage estimated at 9 acres. Selling approximately 70 acres however final legal description and acres to be determined after survey of acreage. Buyer will be purchasing number of acres based on survey. Located from Davis, SD, ¼ mile west on SD Hwy 18 and 1 ½ miles south on 460th Ave. According to the Turner County Director of Equalization the land has a county soil rating of .862. According to Surety/AgriData predominate soils include: Wentworth-Chancellor-Wakonda silty clay loams and Egan-Trent silty clay loams with a productivity Index of 86.1. This tract includes 8 acres of CRP on the south end of the property with the CRP contract expiring in October of 2016. The seller will retain the final CRP payment, but in exchange for succession to the CRP contract for the 1 remaining year, the seller will allow the new owner to farm the tillable land that is not selling located adjacent to the acreage rent free for 2016. This is estimated at 8+ acres. Base acres of corn and soybeans will be prorated based on cropland and to be determined by FSA after the sale of the land. Tract is enrolled in the ARC-CO for the current farm bill. Vested drainage rights filed. Tract does not contain any restricted Wetlands (W). All areas are considered Prior Converted (PC) and are without restriction, according to NRCS. Taxes TBD.

Tract 2: Legal Description: E ½ NE ¼ 20-97-52 Turner County, SD. 89 +/- acres however final legal description and acres to be determined after survey of land. Buyer will be purchasing number of acres based on survey. Located from Davis, SD, ¼ mile west on SD Hwy 18 and 3 miles south on 460th Ave. This tract is located one mile south of the southwest corner of Tract 1. According to the Turner County Director of Equalization the land has a county soil rating of .675. According to Surety/AgriData predominate soils include: Egan-Ethan complex 2-6% slopes and Chancellor silty clay loam and a productivity rating of 79.1. According to the FSA there are 84.02 acres of cropland with an 84 acre corn base. Tract is enrolled in the ARC-CO for the current farm bill. The land includes extensive tiling, tile map available on our web site or by request. Vested drainage rights filed. Tract does not contain any restricted Wetlands (W). All areas are considered Prior Converted (PC) and are without restriction, according to NRCS. This tract includes 2014 Taxes: \$1,077.54.

TERMS: 15% nonrefundable down payment day of sale with the balance due at closing on or before January 15, 2016. Title insurance and closing costs split 50/50 between buyer and seller. 2015 taxes due in 2016 to be paid by the seller. 2016 taxes due in 2017 to be paid by the buyer. The number of acres sold in each Tract to be determined by survey completed prior to the auction with acres to be understood to be "more or less". The sellers do not warranty or guarantee that the existing fences lie on the true and correct boundary and new fencing, if any, will be the responsibility of the purchaser pursuant to SD statutes. The property is sold in as is condition and as a cash sale with no financing contingency. Sold subject to existing easements, restrictions, reservations, or highway of record, if any. Information is deemed to be correct but it is not guaranteed. All prospective buyers are encouraged to inspect the property and verify all data provided. Statements made the day of sale take precedence over all written advertising. Real Estate licensees are agents for the seller. Sold subject to confirmation of owner.

For additional information, maps and pictures visit:
www.westraatkins.com

Larry and Sue Olsen,
Owners



Pete Atkins, Broker Associate, Tea, SD 605-351-9847
Joel R Westra, Broker, Beresford, SD 605-310-6941
Joel A Westra, Broker Associate, Chancellor, SD 605-957-5222
Phil Eggers, Broker Associate, Renner, SD 605-351-5438
Mark Zomer, Vande Vegte Zomer Auctions, Rock Valley, IA 712-470-2526