

Dave Says

No Flighty Explanation Needed

BY DAVE RAMSEY

Dear Dave,
I've been in my current job for five years. I've also had a second job for three of those years, but now I'd like to make a change. Do you have any advice on how to convince a potential employer that I'm a good hire, even though I had a couple of jobs in the past that I quit after a month or two?

—Bill

Dear Bill,
Quitting a job after a month or so isn't normally some kind of sin that automatically disqualifies you from being hired. It might be with some corporate goober who's looking at things through some silly, one-size-fits-all hiring paradigm, but that alone wouldn't be the kiss of death around my office.

Now, would we look at something like that and want to know what happened and what your explanation was? Absolutely! But if it made sense, there wouldn't be a problem. However, if it made you sound flighty or disgruntled with things in general, we'd probably pass.

My guess is that the fields you're interested in are like most — there's a lot of importance put on who you know. And I don't mean this in a negative way. Work and try to develop good relationships with people in your field and those associated with it. If that's in place, they can honestly give out positive references.

Knowing someone within the field or



Dave
RAMSEY

at the company, or being connected to someone with a positive reputation, can help you avoid the résumé slush pile. It can help cut through the mess and achieve clarity!
—Dave

BIG DEBT ON AN OLD CAR

Dear Dave,
My wife cosigned a loan on a 2007 car for her sister. Now, it's being repossessed, and \$23,000 is still owed on it at 20 percent. What can we do in this situation?

—Pablo

Dear Pablo,
Tell the bank or dealer where the car is, and tell them to come pick it up. There's no way to get out of the rest, my friend. You and your wife are going to be liable for whatever the car doesn't bring in afterward. Let's say it sells for \$4,000. That would be subtracted from what is owed, and it will still be up to you guys to pay the rest. You could always try to negotiate to settle it for pennies on the dollar. Based on what you've told me, that's a best-case scenario.

The other thing I would do is demand a full audit on the account from day-one to present, because a 20 percent interest

rate doesn't explain why a car didn't pay off — especially a \$23,000 car. If this was a \$5,000 car from a tote-the-note car lot, and they were ripping her off charging only interest — and that's all anyone was paying, and she gave up and punted — that's fine. You're just looking for a little understanding of the situation. But \$23,000 cars don't generally have 20 percent interest. That's a pretty freaky deal, and I'd want to know where the money went.

From a bank's perspective, I don't see how anyone would think something like this would work out. The car was going down in value the entire time, so it just doesn't make sense to me. Of course, if you have the cash lying around and it wouldn't damage your finances, you could just take care of things and call it Stupid Tax.

Cosigning on a loan, especially with family, is never a good idea.

—Dave

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.

Wettest May on Record since 1895

BROOKINGS, S.D. - Moisture during the month of May rapidly transitioned the state out of drought conditions.

"Preliminary data indicate that at least eight climate stations reported their wettest May on record, with more reports yet to come in," said Laura Edwards, SDSU Extension Climate Field Specialist.

The north central and southwest regions were among the wettest areas of the state. The north central region weather stations recorded their second wettest May since 1895 with a regional average of 6.22 inches; the other wettest was recorded in 1906 when the region-wide average was 6.73 inches.

Records were also set at individual weather stations; Mobridge recorded not only its wettest May, but May 2015 is documented in the record books as the wettest month in the location's recorded history with 9.32 inches of precipitation. This exceeds the previous record of 8.85 inches in June 1915.

Edwards added that the southwest region of the state had many climate stations that measured two to three times their average May precipitation. "As a region, the southwest also had its second wettest May on record, with an average of 7.29 inches," Edwards said. She said the wettest May for this region occurred in 1982, with a region-wide average of 7.34 inches.

Transition out of drought

Following the driest January through April period on record for South Dakota, the May 5, 2015 U.S. Drought Monitor had 78 percent of the state in moderate to severe drought (in D1 and D2 designations.) By May 26, 2015 only 9 percent of the state was in drought, focused on the southeastern region.

The May statewide average precipitation was 5.88 inches, according to preliminary data. Monthly precipitation ranged from less than three inches to over 10 inches.

Snow was a contributor to May's moisture levels, with many western South Dakota areas, including Bison, Martin and Interior, which reported more than 10 inches of snowfall on May 10 and 11, setting several new snowfall records for the month of May.

Climate outlook

National Oceanic Atmospheric Administration (NOAA) released the June 2015 Climate Outlook which Edwards calls "a mixed bag."

"The month appears to start off warmer than average, but temperatures could turn towards average or below average by the end of the month," she said. "Overall, NOAA's Climate Prediction Center has indicated equal chances of below, above and near median temperatures for the month."

As far as precipitation for the month ahead, Edwards said there is an increased likelihood of above median precipitation across most of the state, with higher probability along the Nebraska border. "If this monthly outlook holds true, it could mean the end to our worries of drought for a while," she said.

Edwards said El Nino continues to be a factor in this season's outlook, as a moderate to strong event is currently underway. "In general, El Nino means less likelihood of long term extreme heat events and less likelihood of extended dry conditions in the summer season."

So far, Edwards said El Nino has been bountiful in bringing rain to our drought-plagued region of just four weeks ago.

■iGrow

Into The Vortex

Military Band Set To Perform Free Concert In Yankton



BY REILLY BIEL
reilly.biel@yankton.net

Military bands have been around about as long as the military itself, and next week, one of them will come to Yankton.

The Heartland of America Band Vortex will perform in Yankton on Wednesday, June 10, at 7 p.m. at the YHS/Summit Activities Center theatre.

Vortex first performed in Yankton 12 years ago at the Dakota Theatre. The increased interest has prompted the change to a larger venue.

"We had an open invitation for them to return," Gary Wood, publisher of the *Press & Dakotan*, said. "They reached out and said they were going to start moving more outside the state of Nebraska and would like to come to Yankton."

With support from the sponsors of the P&D, the Yankton Hy-Vee and the Yankton School District, the band is ready to perform.

"We have done a wide variety of performances, for school assemblies, military ceremonies and clinics and so on," said SSgt. Anthony Schmaus, the band's tour director/bass guitar player.

The band's home base is Offutt Air Force Base in Nebraska.

Vortex currently consists of 13 members, with instruments ranging from guitars to a french horn to a piano. They play blues, country, pop, rock and, of

course, patriotic music.

"We are excited to play for the wonderful citizens of Yankton," Schmaus said.

With the upcoming Youth Archery Tournament occurring the same week as the concert, a good turnout is expected.

"We are hoping to get a couple hundred kids from the archery tournament for the performance," said Wood. "It's going to be a unique experience for them."

For Schmaus, it's another day of doing what he loves.

"I love serving my country and playing music to serve my country. There's a lot of people in the air force who do great things that no one sees," he said proudly.

Tickets to the concert can be picked up at the P&D on 319 Walnut, Yankton, or online at www.yankton.net. There is no charge, and plenty of seat are available.

For more information on the band, call the band's media staff at 402-294-0482 or visit www.heartlandofamericaband.af.mil.

Follow @ReillyBiel on Twitter.

2015 Agriculture Land Values Are In

Posted Thursday, June 4th, 2015 by SDSU iGrow
Categorized: Livestock, Profit Tips, Agronomy, Profit Tips
BROOKINGS, S.D. - The results of the 2015 SDSU South Dakota Farm Real Estate Survey have been released and are available on iGrow.

This 2015 SDSU S.D. Farm Real Estate Survey report contains information on current agricultural land values and cash rental rates by land use in different regions of South Dakota. The survey includes comparisons of values from past years.

"The land values are a tale of two different agriculture economies ie. crops and beef cattle," explains Jack Davis, SDSU Extension Crops Business Management Field Specialist. "Agricultural land value changes this past year reflect the sharp decline in crop prices and returns compared to record prices and returns for beef cattle."

The survey showed cropland values declined 4.8 percent during the 2014 to 2015 year compared to an increase of 5.4 percent during the 2013 to 2014 timeline. Over the prior three years, land values increased an average of 17.7 to 37.8 percent.

Rangeland and pasture values increased at double-digit rates in 2015, increasing at a greater rate than 2013 at 7.9 percent and 2014 at 4.0 percent. "The 2015 increases are similar to the double-digit rates occurring in the years 2010, 2011, and 2012," Davis said.

The survey provides land value information on a regional level, along with cash rental rates by region and type of land use. View the complete report with the electronic version of this release at iGrow.

■iGrow

Kolach Days 2015

June 11 - 14
Verdigré, Neb.

Visit our website for a complete list of events and times at www.verdigre.org.

Thurs., June 11	Fri., June 12
•Variety Show	•Pool Party
•Turtle Races	•Polka Contest
•Variety Show	•Royalty Ball
•Beer/Wine Tasting	•The Chad
	•Lee Band
Saturday, June 13	
•5K Run/Walk & 10K Run	•Duck Races
•Mud Volleyball	•School Tours
•Kiddie Parade	•Alumni Banquet
•Sand Dig	•Street Dance
•Vendor Show	•Ethnic Meal
Sunday, June 14	
•Polka Mass	•Grand Parade
•BBQ & Ethnic Meal	•Kolach Eating Contest
•Drill Team	•Firemen's Water Fight

...and more!

Food and fun all weekend long!
Richard's Amusements will be on the midway!

CZECH DAYS 67th Annual

Thursday - June 18: Rich Schild Memorial Fireworks Display
Friday - June 19: Giant Parade - 1:00 p.m.
Saturday - June 20: Kolach Krawl 5K
Fun Run/Walk - 8:30 a.m.
Leonard Cimpl Baseball Park
(Registration 7:30-8:30 a.m.)
Kiddie Parade - 11:00 a.m.
Sunday - June 21: Benefit Pick-up and Tractor Pull - Noon

St. John's illustrated Bible viewing
Friday and Saturday
Daniela Mahoney - Czech Craft Workshops and National Czech Museum Traveling Exhibits
- Friday, Saturday, Sunday
Merriam's Midway Shows Carnival
- Thursday - Sunday
(Wristbands Thursday and Sunday only - Advance Tickets anytime)

Queen Liz Kubal with Braden Beran and Isabella Kreber, Prince and Princess

Fun for the Whole Family! Carnival Rides, Music, Kolaches, Craft Fair, Dancing & Traditional Czech Foods, Tabor, SD

Dawn, Patty, Ellen, Char, Linda & Renae

Welcomes **Courtney Strong**

to **Salon A'more**
1101 Broadway Ave, Morgen Square • 665-3493

Please join us for our...

Open House

Monday, June 15 • 5 - 7 p.m.

Celebrating our newest stylist and 1 year anniversary for **Renae Ellgen!**

Special Offer
\$5.00 off First Visit!
Renae or Courtney Salon A'more!

5 O'Clock Somewhere / Parrot Cove Casino & Bar
NEW LOCATION!
Serving Beer, Coffee & Cappuccinos ~ FREE POPCORN
2007 Broadway Ave., Yankton, SD - 605.260.0876
Monday-Thursday 9AM-Midnight, Friday-Saturday 9AM-2AM, Sunday Noon-8PM

GUITAR DRUMS PIANO BASS
RIVER CITY Music Studios
YANKTON
- day, weekend and evening lessons
- former instructors of Mollet Music
- all ages, all styles and all levels
- relaxed atmosphere
- convenient location
(605)665-4363
Located in the Yankton Mall
www.facebook.com/RiverCityMusicStudios

Looking for the best deal in town? Check the

CLASSIFIEDS!

MV Shopper
319 Walnut St.
Yankton, SD 57078
605-665-5884