

Dave Says

Holiday Budgeting Made Easy

BY DAVE RAMSEY

Courtesy of EveryDollar.com

**Dave
RAMSEY**

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

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 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

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.

2016 SDSU BEEF 20/20 Jan. 6-8, 2016

BROOKINGS, S.D. - SDSU Extension staff together with the South Dakota State University Animal Science Department faculty and staff are gearing up to host the 2016 BEEF 20/20 program January 6-8, 2016 on the SDSU campus in Brookings.

"BEEF 20/20 is designed to provide an intensive, hands-on, educational opportunity to enhance the understanding of the production and marketing of high quality, high value beef," said Keith Underwood, SDSU Associate Professor of Meat Science.

Attendees do not need to be cattle producers to attend the program. "Anyone affiliated with the beef industry - producers, allied industry representatives, locker operators, restaurateurs, retailers - is welcome," said Amanda Blair, Associate Professor & SDSU Extension Meat Science Specialist.

Class size is limited

The 2016 program will begin at 2:30 p.m. on Jan. 6 and will end at noon Jan. 8. Due to the intensive, hands-on nature of the program, registration is limited to the first 30 participants that contact Amanda Blair to register. Registration is \$75 and registration deadline is Dec. 18, 2015.

Along with informational presentations, the program will include hands-on opportunities with:

Market Beef Cattle Evaluation: Live animal evaluation is highly subjective, however it is important to know the basic concepts of evaluation from a marketing perspective. Participants in BEEF 20/20 will learn about the aspects of evaluation followed by the opportunity to practice these skills on a group of market cattle.

Beef Carcass Grading and Pricing: Quality and cutability are the primary determinants of beef cattle pricing structures. Understanding how USDA Quality and Yield Grades are determined is critical to understanding how management and genetic decisions affect those grades and how changes could be made to improve product quality and consistency.

Beef Carcass Fabrication: BEEF 20/20 participants will experience the process of breaking a side of beef into wholesales (loin, rib, round, chuck, etc.) and retail cuts (ribeye steaks, sirloin roasts, etc.) in a hands-on fabrication workshop. Understanding where different cuts of beef come from, best cooking methods for various cuts and value differences between carcasses enable participants to become better educated about beef selection and in turn will allow them to share this information with consumers.

BEEF 20/20 is sponsored in part by the South Dakota Beef Industry Council through the beef checkoff. For more information or to register, contact Amanda Blair at 605.394.2236 or by email. **iGrow**

Preparation of Turkey a Day Before a Holiday Meal

BROOKINGS, S.D. - Planning ahead to safely prepare and roast the turkey this Holiday Season will relieve some of the cooking stress associated with large meal preparation.

Dr. Joan Hegerfeld-Baker, Assistant Professor & SDSU Extension Food Safety Specialist encourages holiday cooks to refer to a colorful, easy-to-follow 13 page booklet: "Preparing Turkey Plus the Dinner Trimmings."

"It is a great resource with preparation photos, recipes and more. This can be found at the iGrow Healthy Families community," she said.

How much to buy & how to prepare

When purchasing a fresh or frozen turkey Hegerfeld-Baker says a good rule of thumb is to allow one pound of turkey per person. She reminds cooks that frozen turkeys require several days to thaw.

"The safest way to thaw a turkey is in the refrigerator that is set at 40 degrees or below," she said. "Allow about 24 hours for every 4 to 5 pounds."

If the turkey is partially frozen when you are ready to roast Hegerfeld-Baker suggests placing it in water at 70 degrees or colder and

change the water every 15 minutes. Or, go directly to roasting.

"Do not stuff the turkey if it is still partially frozen," she said.

Oven temperature to roast turkey should not be set lower than 325 degrees. Whole turkey is safe when cooked to a minimum internal temperature of 165 degrees as measured in the innermost part of the thigh with a food thermometer.

Stuffing safety
For optimal safety and uniform doneness, Hegerfeld-Baker says to cook stuffing separately. However, if stuffing a turkey, it's essen-

tial to use a food thermometer to make sure the center of the stuffing reaches a safe minimum internal temperature of 165 degrees.

"Even if the turkey itself has reached 165 degrees, the stuffing may not have reached a temperature high enough to destroy bacteria that may be present," Hegerfeld-Baker said. "Stuffing can act as an insulator to

■ TURKEY
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