

COMMUNITY
CALENDAR

The **COMMUNITY CALENDAR** appears each Monday and Thursday. Contributions to this list of upcoming events are welcome and should be submitted two weeks before the event. Submissions **MUST** be typewritten or legibly printed and include the name and phone number of a contact person. Send items to P&D Calendar, 319 Walnut, Yankton, SD 57078, or email to news@yankton.net.

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
Billiards, 10 a.m., The Center, 605-665-4685
Yankton Sertoma, noon, Pizza Ranch, 605-661-7159
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.
Avera Sacred Heart Hospital Toastmasters, noon, Benedictine Center; open session 605-665-6776
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
Weight Watchers, 4 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Take Off Pounds Sensibly (TOPS #SD 45), Weigh-in 5:30-6:30 p.m., meeting 6:30-7:30, RTEC building, 1200 W. 21st St. For more information call 605-665-3738 or 667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut
Celebrate Recovery, 7 p.m., Calvary Baptist Church, Youth Room #4, 2407 Broadway, Yankton, 605-665-5594
Freeman Alcoholics Anonymous, 8 p.m., non-smoking closed meeting, City Hall, 3rd and Poplar, Freeman.
Yankton Alcoholics Anonymous, 8:30 p.m., open session, 1019 W 9th St.
Yankton Alanon, 8:30 p.m., 1019 W 9th Street

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 10 a.m.-3 p.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street.
Bridge, 1 p.m., The Center, 605-665-4685
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158
Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Each Day a New Beginning, 10 a.m., non-smoking closed session, 1019 W 9th Street
Daily Reprieve, noon, non-smoking closed session, 1019 W 9th Street.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m. closed session, Trinity Lutheran Church, 816 E. Clark, Vermillion.

SUNDAY

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th Street
Tyndall Alcoholics Anonymous, 8 p.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Whist, 12:45 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
River City Harmony Sweet Adelines, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
Friends Of The Yankton Community Library, 5:15 p.m., Yankton Library, 515 Walnut
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

**SD Well Drillers Association
 Scholarship Applications Due Dec. 1**

The South Dakota Well Drillers Association is offering scholarships totaling \$9,000 to be divided between two deserving students. The Association recognizes the need for educational advancements at all levels of the industry and seeks to support students pursuing their educational goals.

Applicants must be a resident of South Dakota or a relative of an individual employed by a Member Company in good standing of the SDWDA. Applicants must be a full-time student who has successfully completed their freshman year at an accredited South

Dakota University or Technical School with a declared major in an area of study related to the water well/groundwater industry. Areas of study include, but are not limited to: Engineering, Geology, Hydro-Geology, Environmental Sciences, Pump Installation/Plumbing, Geo-Thermal, etc.

Applications must be received by Dec. 1, 2014. Applications and rules for application can be obtained by contacting Dennis Duvall, Committee Chairman by email at: dennis@dakotaenv.com. Include your mailing information in your e-mail.

Dave Says

Where Does This Money Go?

BY DAVE RAMSEY

Dear Dave,
 If you have a mortgage that will be paid off in the next two or three years, should you pay extra toward the house or invest that money over and above the 15 percent you recommend putting toward retirement?

—Walt

Dear Walt,
 I would pay extra on the house. You know, a magical thing happens when you pay down a house and sell it somewhere down the road. The money comes back. You didn't lose it.

Honestly, you're not doing a bad thing by putting it into retirement either. But you don't know exactly what will happen over the next several years of your life or the life of your investments. You might think you know. You might even have a plan. But the truth is even the best plans don't always work out the way we want.

And if that happens, it sure would be neat to own your home outright!

—Dave

REHABBING TO SELL

Dear Dave,
 My husband and I recently inherited my parents' home. It's in a small, rural



Dave
RAMSEY

Dear Terri,
 It's really up to you guys, because both options — whether you're sitting on the house or rehabbing it — are going to take time and emotional energy. From a real estate person's perspective, houses always sell better when they're shined up and looking nice. When a prospective buyer walks in and sees and smells new carpet and fresh paint, they don't have strain their imaginations looking past everything. When you force potential buyers to look past things, it usually ends up costing you money.

In most cases, if you spend \$10,000 you gain more than what you put into

town with little industry, and we've been told that the place would be worth \$85,000 if it's cleaned up, compared to \$75,000 as-is. Should we spend about \$10,000 to really clean it up, replace a few things and make it presentable to sell it faster?

—Terri

the house. Honestly, I think one of the numbers you've given me is wrong — either the \$85,000, the \$75,000 or the \$10,000 you think it will take to fix up the place. In other words, if you spend \$10,000 on a project like this, you'll usually gain \$20,000 when you're talking about stuff like a thorough cleaning, new carpet and flooring, fresh paint and basics like that. My guess is if the place is worth \$85,000 fixed up it'll probably bring about \$65,000 as-is.

If it's me, I'm going to clean the place and fix it up. I've done hundreds, if not thousands, of these kinds of deals, and I can't stand to try and sell something that's dumpy, grungy and out of shape.

—Dave

**Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

Edgar S. McFadden Helped Feed The World

BY DORINDA DANIEL

The next time you eat a slice of bread, you might think of Edgar S. McFadden.

The Day County native's pioneering vision and dedicated work on behalf of farmers led him to develop the world's first rust resistant wheat.

McFadden crossed Marquis wheat with emmer or speltz, a livestock grain, to produce what he called Hope wheat.

Hope wheat became a parent wheat-stock used by plant breeders worldwide, thus becoming the foundation of all rust resistant wheats.

It was estimated that McFadden saved American farmers \$400 million during the war years, wrote Editor Harold Card in the October 7, 1947 issue of the *Reporter and Farmer*.

"The food situation in the world is bad enough.

Without McFadden's work, it would be even more desperate," Card wrote.

"No one can compute in dollars and in lives saved or human suffering avoided, the value of McFadden's research gave a hungry world a variety of wheat which was resistant to the rust plague which so many times has swept over the country, leaving crushed hopes, empty larders and bankrupt farmers in its wake."

McFadden's life story is a saga of mankind's battle for food.

McFadden was born to Mr. and Mrs. J.E. McFadden in Webster Township, seven miles northwest of Webster, on February 3, 1891. He took over the field work in the spring of 1904 after his father had been badly hurt the previous fall. His whole wheat crop that year was completely ruined by rust. He began to search for information on the subject, but found that little has been written on wheat rust.

In 1908, his family moved to Texas. During the next three summers, McFadden followed the wheat harvests from Texas northward. He began to form conclusions that rust originated in the south and moved north with the southerly spring winds.

At the close of the harvest in 1911, he remained in South Dakota and began a three-year course in agricultural education at South Dakota State College in Brookings.



SUBMITTED PHOTO
 A photo of Edgar S. McFadden. It was estimated he saved American farmers \$400 million during the war years.

When he completed this course in 1914, he began a course in agronomy. During his college days, he worked as student assistant in an agronomy laboratory experiment station, where he began cross breeding experiments with small grains.

When he first told his idea of developing rust resistant wheat to an instructor, he was told that such a thing was possible and that it might take 100 years to perfect a satisfactory plant.

Instead of becoming discouraged, McFadden was challenged to put more effort into his experimenting.

In 1916, he crossed Marquis wheat with Speltz livestock grain.

After graduating from college in 1918, McFadden went to work for the U.S. Department of Agriculture at the experiment station at Highmore.

He served in the armed forces and went back to the USDA job in Highmore in 1919 after his discharge from the service.

The government soon decided to discontinue the work at the Highmore station.

McFadden returned to the family farm near Webster.

There, he established the McFadden Plant Breeding Station and continued developing drought resistant and disease resistant crops.

In his History of Day County, 1873 to 1926, L.G. Ochsenreiter states that the plant breeding station was the only privately owned institution of its kind in the northwest.

In 1925, McFadden perfected the work he began nine years before with the Marquis-Speltz cross.

He called the resulting rust resistant varieties Hope and H-44.

Seeds were distributed to five other plant breeders in the United States and Canada for further developing better rust resistant varieties.

In 1929, McFadden returned to work for the Department of Agriculture, working first in Redfield and later at the experiment station at College Station, Texas.

Among his accomplishments were rust resistant oats, hull-less, beardless and smooth bearded barleys, beardless emmer or speltz, a hardy perennial tomato and several new varieties of field crops that were highly resistant to drought.

He received numerous scientific awards during his lifetime.

The *Farmer Journal* once wrote that McFadden "could well be nominated as the most important man in the world today."

He was honored with the Distinguished Service Award from the *Readers Digest*.

The people of Day County have not forgotten their native son, Edgar S. McFadden. A granite monument honoring McFadden was erected near Webster and small vault was buried next to the monument.

A kernel of Hope wheat, a newspaper and other documents narrating McFadden's accomplishments were buried in the vault. In 1988, the monument was moved to the Museum of Wildlife, Science and Industry of Northeastern South Dakota in Webster.

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Time for seasonal Flu Shots.

Flu Shot Clinic at Yankton Medical Clinic. No appointment necessary. The cost will be \$34.00. We accept Medicare assignment. We will also file to private insurance.

Flu Shot Clinic
 Available to persons 6 months & older.
8am - 5:30pm
October 8th & 10th

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