

C O M M U N I T Y

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
Wil Bowling, 9:30 a.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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., April: Minerva's (10th anniversary meeting), Yankton, 605-665-5956.

Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

FRIDAY

Line Dancing, 9:30 a.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.
Partnership Bridge, 1 p.m., The Center, 605-665-4685
Bingo, 7-9 p.m., The Center, 605-665-4685
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

SATURDAY

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

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MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.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, 605-660-8849.
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
Divorce Care, 7 p.m., Calvary Baptist Church
Divorce Care For Kids, 7 p.m., Calvary Baptist Church
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

Walking Event Slated

The Yankton Women's/Children's Center is sponsoring a "Take Back The Minute" walking event at 7 p.m. Tuesday, April 23, at the Meridian Brudge.

The public is invited to join in honoring 32 victims of sexual violence who reported their assaults to law enforcement in 2012. Reports show that 63 percent of sexual assaults go unreported, and an assault happens every two minutes in this country.

Dave Says

Don't Ask For A Murphy Visit

BY DAVE RAMSEY

Dear Dave,
Is there ever a time you should dip into emergency fund savings in order to pay off your home early? —Eric

Dear Eric,
The only time I would advise this is when your emergency fund is too big, and you have a very small amount left to pay on the house. Keep in mind that your emergency fund should be three to six months of expenses, not three to six months of income. Besides, paying off the house doesn't fall into the category of an emergency. The fact that you have to pay for your house doesn't catch anyone by surprise.

I understand it can be very tempting to throw a bunch of money at your house, get rid of the mortgage payments, and own it outright. But I wouldn't drain my emergency fund to make it happen-even if it meant being completely debt-free sooner. Life happens, and the moment you write that big check and weaken your emergency fund, the central unit will go out, the roof will spring a leak, or you'll have major repair issues with a vehicle.



Dave
RAMSEY

Dear Ashley,
You win on this one. If you'd told me you guys make \$150,000 a year, then I'd say he was being completely reasonable. But with your income and a lot of debt to boot, it sounds like he's just looking for an outlet to spend some money. The good thing is you're working together and beginning to take this personal finance thing seriously. You're just a little bit

When you do things like that, you're just begging for Murphy to come visit. And that's not my definition of financial peace! —Dave

Dear Dave,
My husband and I have a baby and are trying to live on a budget and pay off about \$14,000 in debt. He wants to spend \$100 a month for a date night, but I think this is too much under the circumstances. I'm a stay-at-home mom right now, and after taxes he makes about \$3,200 a month. What do you think? —Ashley

apart on the particulars in this area.

I think you back this amount down to \$40 or \$50 for now. That's plenty for a reasonable dinner and perhaps a baby sitter for a couple of hours. If you have family or friends nearby, you might not have to figure baby-sitting expenses into the equation at all. Keep in mind, too, that going out on a date doesn't have to mean spending money. Years ago, when my wife and I were broke, we did tons of stuff that didn't cost a dime. Picnics in the park or a pretty hike through the woods are great ways to spend time together while keeping the pocketbook in your pocket.

Be creative and make sure you find ways to have "us" time on a regular basis. But you're right on this one, Ashley. You can go out and have plenty of fun together without spending a lot of money! —Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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Racer

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— weren't found just at the start and finish lines, Sternhagen said.

"You went through some of the more rural areas and suburbs, and there were still a couple of people sitting on their front yards (watching the marathon)," she said. "There was never a moment along the 26-mile course where there wasn't someone."

Sternhagen began serious running for her personal enjoyment while attending Princeton University in New Jersey. She began running competitively, and she and her mother have run an annual Nike women's half-marathon and marathon in San Francisco.

Sternhagen trained hard for Boston, knowing the infamous "wall" that marathoner runners hit late in the race. She found the Boston race to be physically draining.

"To be honest, I was wishing for (the race) to be over. When you're out there for 3 1/2 hours or 3 3/4 hours, it's a really long time," she said. "You felt like you were pushing toward the end. I had been training for 16 weeks, and it all came down to crossing the finish line. I was excited that my parents would be cheering me on."

The Sternhagens made personal sacrifices to attend the Boston Marathon. Steve farms near Scotland, while Nancy — who works for a Yankton accounting firm — arranged to be out of the office on April 15, the deadline for filing tax returns.

During the Boston Marathon, the Sternhagens awaited their daughter at Mile 6, then moved to Mile 24 in the suburb of Brookline

to encourage her down the home stretch.

"When I was at Mile 24, my parents were cheering me on. I was excited to see them," Sternhagen said. "They were going to leave the car in Brookline, take the 'T' (transit) into the city. They would meet me at the finish line, and we would have a family gathering."

But the situation went horribly wrong.

Sternhagen finished the race, gathered her belongings and went to a changing tent. She was greeted by friends who lived in Boston.

When her parents weren't near the finish line, Sternhagen called them and learned they were still in Brookline and awaiting the transit into the city. She told her parents to take their time while she waited for them.

About 40 minutes after crossing the finish line, Sternhagen and a friend headed for the transit station. They were taking transportation to a nearby establishment where they could relax and relive the marathon.

"Literally, as we got underground, I heard this explosion," she said, unsure of what caused the loud noise.

When she arrived at the Irish pub, Sternhagen encountered the breaking news on the numerous television sets. At first, she didn't fully grasp the event or its location.

"It was all over the TV. At that point, I was thinking, 'Oh, my goodness, where is that? And then, 'Holy cow, I was just there!'" she said. "A lot of people were glued to TV."

She experienced a wave of thoughts, in rapid-fire fashion, including whether her parents were at the finish line at the time of the explosions.

"My last thought was, 'How do I

track down anybody?'" she said.

Within moments, she received 50 text messages and 20 emails from family and friends. She posted messages to her Facebook account wall and sent an email to co-workers, assuring them that she was safe.

To Sternhagen's relief, her father called to say both parents were in the car. The Sternhagens hadn't heard anything about the explosions until a son-in-law back in Aberdeen told them what happened.

Steve Sternhagen then gave his daughter importance advice.

"He said, 'Stay where you are, things always happen in twos,'" Kelley said. "He hadn't heard there were two bombs at the finish line."

Sternhagen reached her brother in Sioux Falls to assure him that both she and their parents were safe. "I said, I'm OK and I know Mom and Dad are OK, but I have no idea where they are."

The authorities reportedly cut cell phone service to prevent the possible detonation of further explosive devices. In the meantime, rumors were flying around Boston about the cause of the blast, including speculation that a gas line was broken.

"There were rumors that one of the bombs was in the underground, in the 'T,' but that wasn't true," she said. "If the bombers had targeted the public transportation, it would have been very different for us (that took the transit)."

Sternhagen then received a happy reunion that ended an excruciating wait.

"An hour and a half later, my parents walked in. My dad gave me a hug and said, 'I need a beer!'" she said. "I felt a lot better that we were in the same place. I had never been so happy to see them."

Even amidst such relief, Sternhagen couldn't help but think what might have been.

"If my parents' train was a little faster, they may have arrived in the midst of it," she said. "It was just a huge blessing that everything worked out that way. Someone was watching out for all of us."

Sternhagen noticed intense security as she moved through the city and went to the airport for her return home. She saw police officers everywhere and a large presence of bomb-sniffing dogs.

"I don't think I have ever seen so many officers in one location. It was amazing," she said.

At the airport, Sternhagen met a woman who was 30 seconds from finishing the race when the bombs went off. The woman and six other people were told by authorities to keep moving.

As for Steve and Nancy Sternhagen, they were delayed by flight problems returning home Wednesday, their daughter said.

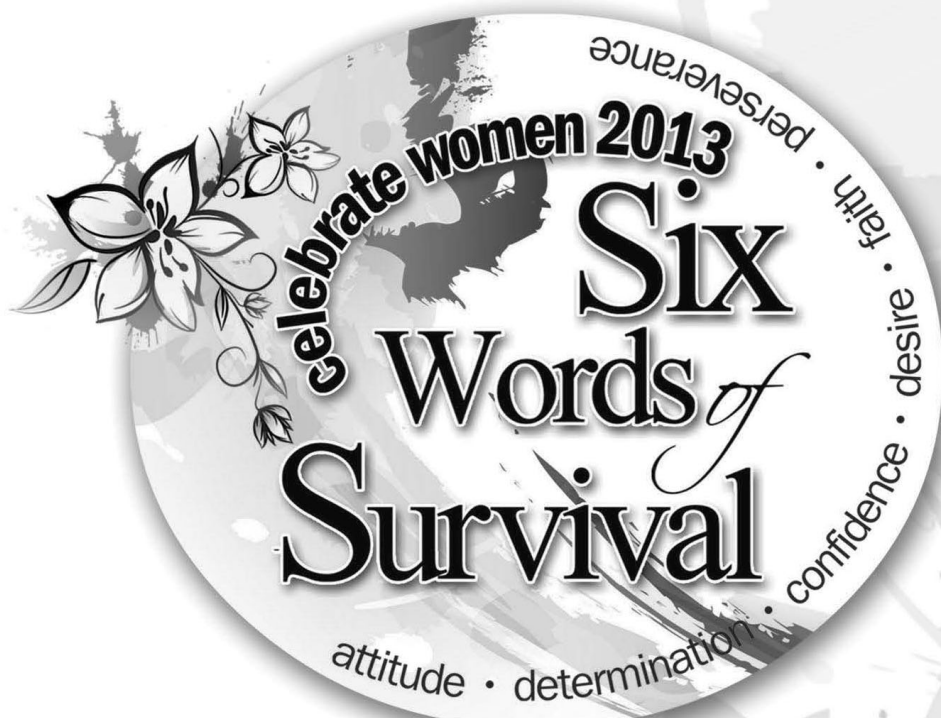
Back home in San Francisco, Kelley Sternhagen said she felt relief that her family and friends were safe but a sadness and heartbreak for those who were killed or injured in the explosions.

Sternhagen has already heard talk that the upcoming London Marathon will beef up security. She also anticipates additional security at next year's Boston Marathon, but she expects the runners and spectators to show a resiliency and return to the route.

"We don't want (terrorism) to take the Boston Marathon away," she said. "There (in Boston), you see an unadulterated display of the greatness of the human spirit."

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf

POSTPONED UNTIL TUESDAY, APRIL 30



Celebrate Women 2013, originally scheduled for Thursday, April 18 has been postponed due to approaching weather. The Celebrate Women event is now scheduled for Tuesday, April 30. All times and locations remain the same. If you have questions please contact the Press & Dakotan, 665-7811.

KYNT
AM 1450
MORNING COFFEE
WEEKDAYS MONDAY-FRIDAY
Thursday, April 18
7:40 am Yankton Chamber (Carmen Schramm)
8:20 am Yankton Conv/Visitors (Lisa Scheve)
Friday, April 19
7:40 am Vermillion Chamber (Steve Howe)
8:20 am United Way (Jody Roose)

50th Anniversary Celebration

Mr. & Mrs. Roland Kaldun

Mr. and Mrs. Roland and Judy Kaldun, Yankton, will celebrate their 50th wedding anniversary April 25, 2013. Their family requests a card shower. Greetings may be sent to 1003 E. 16th St. Yankton, SD 57078.

Judy Uherka and Roland Kaldun were married April 25, 1963 at the First Presbyterian Church in Wagner, SD.

They have one child: Wendy (Eric) White, Sioux Falls. The couple has 5 grandchildren; Megan Eisenbeis, Freeman, Ethan, Zoey, Kiera, and Jaxon White of Sioux Falls.

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