Press&Dakotan

- Ryan





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

Will Bowling, 9:30 a.m., The Center, 005-065-4685 Billiards, 10 a.m., The Center, 605-665-4685 ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavillion, conference room no. 2, Yankton, 605-665-6776. Pinochle, 12:45 p.m., The Center, 605-665-6655 Domina 1 a m. The Center, 605-665-4685 Dominos, 1 p.m., The Center, 605-665-4685

English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut. Yankton. (605) 660-5612. Love Addicts Anonymous, 7 p.m., for women, 120 West Third

Street, Yankton. 605-760-5307.

 AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. Weigh in 45 minutes before meeting. For more

information, call 605-665-2987.

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 605-665-8442

Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut

#### FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton. 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 Partnership Bridge, 1:30 p.m., The Center, 605-665-4685 AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St,

Yankton Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

#### SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158

Yankton Town & County Garden Club, 1:00 p.m. Library meeting room. For information, call 712-629-0904 or 605-661-9215.

#### SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448. Yankton Alcoholics Anonymous, 10 a.m., Women's meeting,

non-smoking session, 1019 W. 9th Street. Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W

11th St, Yankton

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton. Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. Weigh in 45 minutes before meeting. For more information, call 605-665-2987.

#### **SUNDAY**

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

#### MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685 Exercise, 11 a.m., The Center, 605-665-4685 Interchange, noon, Minerva's Bar and Grill, 605-760-7082. Whist, 12:30 p.m., The Center, 605-665-4685 Pinochle, 12:45 p.m., The Center, 605-665-4685 Cribbage, 1 p.m., The Center, 605-665-4685 Hand & Foot Cards, 1 p.m., The Center, 605-665-4685 English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612. Narcotics Anonymous "Road To Recovery" Group, 8 p.m., Deen meeting. First United Methodist Church (oortheast door), 20

open meeting, First United Methodist Church (northeast door), 207 W 11th St. Yankton

#### THIRD MONDAY

Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton. 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

## **Dave Says** Breaking The News To Dad

out

#### BY DAVE RAMSEY

#### Dear Dave,

My parents are going through a divorce, and money issues are a big part of the problem. My dad bought several rental properties and poured money into them. Then, he lost them to foreclosure and isn't making a lot in his new, commission-based job. How can I, as a 25-year-old kid, tell him that his career choices aren't working?

#### Dear Ryan,

I'm sorry to hear about your mom and dad. Divorce is never an easy thing, no matter how old you are.

You've probably heard lots of old sayings about how winners never quit. Well, in many cases those are false statements. Winners and successful people quit all the time; they quit doing things that aren't working. This doesn't have to mean that you quit on a dream, but it could mean you change the methodology you're using - especially if it's not getting you anywhere.

Part of being a successful entrepreneur is having the ability to recognize when something isn't working and change it. You sound like a smart, caring young man, but there's little chance that a twenty-something with very little life experience will be able to convince his father of these things. I mean, he's probably in his fifties, right? Plus, he's going through a divorce, and it sounds



RAMSEY

good friend closer to his own age - a guy with a little more life experience. Maybe you could talk to someone like this and explain what your dad is going through. Ask them to talk to him, and see if he'll open up to some new ideas.

In the meantime, just be there for him and show all the support you can. You're a good son, Ryan.

-Dave

- Alex

### **JUST A THEORY**

#### Dear Dave,

Let's say you have \$1 million in the bank. Why would you take out \$300,000 to buy a house, instead of just making a 20 percent down payment and keeping the rest of the money in mutual funds to make more money? If need be, I could still pay off the house.

#### Dear Alex,

Interesting question. Okay, I'm game.

The spread that you'd make between even a high-interest rate mortgage — let's say six percent — and mutual funds at 11 percent or so, is about five percent. And that's assuming nothing goes wrong, and you can get your mutual fund out if needed. What you're talking about is theory,

and what I'm talking about is actual life. In your theory you've left out two major issues: paying taxes on the mutual fund, which would make your yield less, and risk. You've compared a zero-risk investment with a risk investment, and you shouldn't do that. You must factor in risk so you can accurately compare one investment to another.

Every time you pay off a mortgage, the bank no longer charges you interest. That's zero risk compared to a mutual fund, which does have risk. Remember, if your house was paid for you wouldn't borrow \$300,000 against it to invest in mutual funds!

-Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times bestselling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.



# Mayor Recognizes The Impact Of Service

Mayor Dave Carda presented a proclamation to the Yankton Retired Senior Volunteer Program to recognize the Annual Mayors Day of Recognition for National Service where mayors and county officials unite in support of national service across the nation with one common message: National Service Works

for America.

provide valuable services by feeding children in the Sack Pack program, feeding adults at the Senior Nutrition and Banquet programs, helping children gain reading skills in schools and by assisting our neighbors in need at the Clothing Closet. By thanking RSVP Senior

Corps volunteers, issuing proclamations, or sharing SUBMITTED PHOTO

Plan Now To Attend Celebrate Women 2015



<sup>O</sup>elebrate Women

### You've got a great heart, and I'm glad you care enough about your

dad to try and help him. But in this scenario, I think he needs to talk to someone like a pastor, or even an older relative or

like he's broke and

emotionally worn

## National Players **Tour Coming To Mount Marty College**

Keeping with a tradition spanning more than 40 years, the National Players, America's longest running professional touring company, is coming to the Mount Marty College campus to present three performances April 12-14.

The troupe of 10 actors will perform William Shakespeare's "As You Like It" Sunday, April 12, beginning at 7:30 p.m. On Monday, April 13, Harper Lee's "To Kill a Mockingbird," adapted by Christopher Sergel, raises its curtain at 7:30 p.m. Performances will be held in Marian Auditorium.

Tickets are available at the door only beginning at 7 p.m. each evening. For more information on the National Players, visit www.nationalplayers.org/.

In addition to the two public performances, Mount Marty College will host its annual high school

Theatre Day on Tuesday, April 14, with the Players performing a 90-minute 'To Kill A Mockingbird" beginning at 10 a.m. Student groups from Beresfordl, Parker, Armour, Hartington Cedar Catholic, Whiting High School, Emerson-Hubbard Community Schools, Crofton, Colome, Bon Homme, Alcester-Hudson, West Holt, Dakota Valley, Irene-Wakonda and Flandreau Indian School will attend the matinee performance.

The Players will also travel to Bon Homme High School and Irene-Wakonda High School Monday, April 13, for workshops, as well as offer a workshop on the college campus.

For more information on the National Players visit, contact Andy Henrickson at 605-668-1495 or by emailing ahenrickson@ mtmc.edu.

llayors al county officials across the country represented more than 149 million Americans, or nearly 50% of the U.S. pop-ulation recognizing national service programs!

Yankton area RSVP volunteers served 41,794 volunteer hours in our community at public and private non-profit agencies. RSVP volunteers

social media, mayors and county officials showed the impact national service has on solving our nation's biggest problems. For more information

about the Retired Senior Volunteer program in Yankton, Clay and BonHomme counties call 605-260-3100 or email doverseth@iw.net.

### **Sioux Emperians To Perform Benifit Concert Slated April 12**

SIOUX FALLS — The Sioux Emperians will perform at a benefit concert for the Senior Companion Program at 2 p.m. Sunday, April 12, in the Jerstad Center on The Evangelical Lutheran Good Samaritan National Campus, 4800 West 57th Street, in Sioux Falls.

The Sioux Emperians have been bringing the sounds of barbershop harmony a capella singing to the Sioux Falls area for over half a century. As part of the largest male a capella singing organization in the world, the Sioux Emperians practice a uniquely American art form distinguished by tight vocal harmonies and unaccompanied singing.

Entertainment is sponsored by Miller Funeral Home. Financial support will be provided by Thrivent Financial for Lutherans. Benefit sponsors are Midco Connections and Midcontinent

Communications. All benefits will go to sup-port the Senior Companion Program, a non-profit organization that matches senior volunteers with seniors who need help. Senior Companions provide assistance with daily activities, transportation and friendship with a goal of helping their clients remain independent in their own homes for as long as possible.

Refreshments and a raffle drawing featuring a handmade quilt will also be part of the afternoon. Concert tickets are available at the door.

with Event Speaker Julie Clark

*NEW Location!* Saturday, May 9th, 2015 NFAA Easton Archery Complex



Advance Tickets Only \$20 Tickets available at Hy-Vee & The Press & Dakotan



