

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
Billiards, 10 a.m., The Center, 605-665-4685
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.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. 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

FOURTH THURSDAY

Yankton County Farmers Union, 7 p.m., Sunrise Apartments, 2015 Green St., Yankton. 661-7667.

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)

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. 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., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.

FOURTH MONDAY

Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street

Dave Says

Sharing The Success

BY DAVE RAMSEY

Dear Dave,
My husband and I are 28 years old. We're completely debt-free, and we each have great jobs. We don't talk a lot about this kind of stuff, because we've found it causes other people to treat us differently. We realize how incredibly blessed we have been, so we always try to give God the credit, save, tithe and give regularly, and not brag about these things. How would you recommend handling a situation like ours?
— Amanda

Dear Amanda,
When you start to win with money, build wealth and achieve some of your goals, you discover pretty quickly that there's a very small group of people you can celebrate with. It sounds like you've discovered this already.

A lot of times there are friends, and even family members, you can't celebrate with because it comes off as bragging — even if you're just happy you've reached a milestone. So, you learn to keep lots of stuff private and not even share the good things. Still, if you have a nice car or a beautiful home, these things can indicate that you're successful. Even if they're a small percentage of your financial world, it will sometimes generate feelings of jealousy or envy in other people.

Jealousy is, "I want what you have." Envy is, "I don't think I can have what you do, so I don't want you to have it either." These are two really evil spirits, and they're loose in our country today like never before. Part of the price of making smart decisions, and being wise



Dave
RAMSEY

with your money, is that some people don't understand when you win and don't think it's fair.

But the truth is that you guys have every right to enjoy the fruits of your labor. You've earned it. You're generous, giving people, and you take care of your family so the rest of us don't have to pay extra taxes to take care of them for you. That's the truth about winning with money. You guys are under no obligation to explain your income, net worth or the fact that you're winning. And you're not obligated to be ashamed of it either!

—Dave

PAY IT, BUT WITH CAUTION

Dear Dave,

I got a department store credit card, using my real age at the time, when I was 17. I ran up a debt of \$150, and the balance has grown to over \$350. This was 10 or 12 years ago, but a debt collection agency started calling again the other day wanting the money. Hasn't the statute of limitations run out by now? What should I do?

— Elizabeth

Dear Elizabeth,

There is a statute of limitations, but there are a couple of other things to consider, too. First, the debt is not collectible because a minor alone cannot

enter into a legally binding contract in any state. The second thing is they can screw up your credit report for a very long time, and it sounds like they're in the process of doing that right now.

Here's my advice. Call them and explain that they are past the statute of limitations, and that you are considering suing them. After that, remind them that you were a minor when someone approved you for the card, which means the store you signed up with can be sued as well.

However, since you did take stuff from the store, offer them the original \$150 to settle the deal. Get it in writing that the account is settled in full by this amount, and don't give them electronic access to your money. When you get the settlement offer in writing, keep a copy of the letter and a copy of the cashier's check you'll use as payment.

Pay it because you owe it, Elizabeth. It's a moral issue. And hopefully as a result you can get these kinds of people out of your life for good!

—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.

Celebrating Earth Day



SUBMITTED PHOTO

The Kindergarten, 1st and 2nd grades at Missouri Valley Christian Academy celebrated Earth Day by cleaning up the large vacant lot near their school. Students picked up garbage and thanked God for all the gifts the earth gives us.

Nebraska SET Now Accepting Applications

LINCOLN, Neb. — The Nebraska Stronger Economies Together (SET) team is now accepting applications through May 7 from community/county representatives and economic developers to participate in the 2015-2016 SET program.

As an approved state, Nebraska SET can offer two multi-county regions step-by-step assistance to organize and develop an economic development blueprint for their region.

Launched in 2010, SET is now offered in 50 regions in 28 states, including Nebraska. The SET program offers in-depth analysis tailored to the region that uncovers local assets, resources and emerging strengths. Throughout the five planning sessions, participating regions explore underlying economic structures, identify opportunities and develop a plan of action to further strengthen connections and advantages across the region. Assistance is then provided to assist regions for putting the economic development plan into action. Together, the SET program is approximately an 18-month opportunity for regional collaboration and growth.

To be eligible, a region must consist of at least three contiguous counties and have 51 percent or more of the region's population living in rural areas, or have 75 percent of the region's land located in rural areas. Selection of regions will be dependent upon the region's application and site visit from the Nebraska SET team. Costs for the regions will be minimal and may only include participants (staff/volunteers) time and travel to and from the regional SET meeting locations.

Applications and additional information on SET are available at <http://eship.unl.edu/SET/>. A recorded webinar is available to further explain the program at <https://connect.unl.edu/p8dasqeo2i/>.

A team is ready to help you with your application. Contact Marilyn Schlake, mschlake1@unl.edu or 402-472-4138; Carroll Welte, cwelte1@unl.edu or 402-374-2954.

The SET program is a col-

laborative project between Nebraska Extension's Community Vitality Initiative, Nebraska USDA Rural Development, Southern Rural Development Center and Purdue University's Center for Regional Development.

Got News?

Call The P&D
At 665-7811

Bring Mom For A Special Day of Fun!

Pour Your Heart into Life

Celebrate Women 2015

with Event Speaker
Julie Clark

NEW Location!

Saturday, May 9th, 2015
NFAA Easton Archery Complex

Doors Open at 11:00 am
Lunch Served 12:30pm-1:45pm
Door Prizes & Inspirational Speaker 2pm
Booths Open at 11am

Advance Tickets Only \$20
Tickets available at Yankton Hy-Vee,
Press & Dakotan & the Broadcaster

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Yankton's Primo Women's Event!

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