

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

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burlington, 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.
Sweet AdeLines, First United Methodist Church, 207 W. 11th, Yankton, Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

FIRST MONDAY

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694
Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton.

Caregiver Support Group Meets Monthly

The Center, 900 Whiting Drive, Yankton, is sponsoring a support group for caregivers who are dealing with individuals who have a memory loss. The group that is open to the public meets on the second Tuesday of each month at 4 p.m. in the Center Library.

Bring your questions and share your experiences as the group works to provide mutual support.
For more information, call The Center at 605 260 4685 and ask for Kris or Char.

Retirement party for
Galen Kleinschmit
Retiring after **45 years** at Cimpl's
Friday, May 1, 2015
Menominee, Parish Hall-
Menominee, NE
5 p.m. - ? *Wish list: Used toaster

Dave Says

A Difference In Debts

By Dave Ramsey

Dear Dave,
My wife and I are on Baby Step 3 of your plan. We're also saving up to buy a car with cash. We're about \$3,000 away from our goal, but now my wife wants to go ahead and finance the rest. She has started wondering what the difference is in borrowing to buy a car and borrowing to buy a house.

— Lex

Dear Lex,
This is a good question. It sounds like you guys have made good progress, but now one of you is running out of steam. That's okay. Getting out of debt and staying out of debt can be a tough road.

For one thing, cars go down in value. The second thing is I don't like debt of any kind. I don't really like borrowing for a house even, but I tolerate it as long as you use a 15-year, fixed rate mortgage with payments that are no more than a fourth of your take-home pay. I mean, it's a much larger purchase. You can get a great car for \$15,000 to \$20,000 dollars. Depending on where you live, a good home can cost you 10 times that or more.

Still, the best way to build wealth and have a high-quality financial life is to not be in debt. You're never going to win with money in the long term if you can't learn to delay pleasure. That's



Dave
RAMSEY

is a normal request, but it's also a sign that we all have to address that little kid that's inside us once in a while — and tell that kid no!

—Dave

CAR DEBT

Dear Dave,
My wife and I have just started getting on track with our money. We have \$2,000 in savings, and the only debt we have is our house and two cars. I work in the oil and gas industry and make about \$180,000 a year, but things are pretty volatile right now. We're upside down on both vehicles, and we owe \$39,000 on one and about \$48,000 on the other. Under the circumstances, should we go ahead and build a fully funded emergency fund or work on paying off the cars?

— Kendall

Dear Kendall,

Are you kidding me? Sell the cars, dude!

You need to go to Kelly Blue Book's website right now, and find out what your cars are really worth. Then, put them on the market as a private sale. You'll get thousands more selling them that way than you will at a dealership. You'll have to talk to a local credit union or bank for a small loan to cover the difference, plus a little bit more so you guys can get a couple of little beaters to drive for a while.

But man, you've got close to \$100,000 in car debt hanging over your heads. That's a disaster! I want you to take a moment and think about how things would be without these stinking car payments. Your lives would change completely!

Hopefully, you'll be able to keep your job. But this car debt is the scariest thing I've heard in a long time, even with your great income. Get rid of those things now!

—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.

Weather Radio Giveaway



SUBMITTED PHOTO

Kopetsky's Ace Hardware of Yankton recently gave away two weather radios as part of South Dakota Severe Weather Awareness Week April 20-25. Winner from the downtown store was Erwin Kaup of Yankton. Winner from the north store was Toots Marchand of Yankton.

Recruitment Program Opens For Rural Health Facilities

PIERRE — Applications open May 1 for a Department of Health program that helps rural medical facilities in South Dakota recruit nurses, pharmacists, physical therapists and other health professionals.

The Rural Healthcare Facility Recruitment Assistance Program provides \$10,000 incentive payments to eligible health professionals who complete three-year service commitments in communities up to 10,000 people.

"Rural facilities face unique

challenges when it comes to recruiting health professionals," said Secretary of Health Kim Malsam-Rysdon. "This assistance program is one tool that rural facilities across the state have used successfully to recruit professionals from nurses to respiratory therapists."

Since its launch in 2012, the program has helped place 179 applicants in hospitals, nursing facilities, community health centers and home health agencies in 51 towns across South Dakota.

Participating health professionals have included nurses, occupational therapists, physical therapists, paramedics, pharmacists, respiratory therapists, dietitians, medical laboratory professionals and radiologic technologists.

The cost of the \$10,000 incentive payment is split between the state and the employing facility, with health facilities in smaller communities paying a smaller share. The state covers 75 percent of the total for communities up to 2,500 people and

50 percent for those larger than 2,500 people.

Applications must be submitted by the employing health facility. Application forms and additional information can be found on the state Department of Health website at <http://doh.sd.gov/providers/ruralhealth/recruitment/Facility.aspx/>.

SURPRISE 40TH ANNIVERSARY CELEBRATION
For
Julie & Donald Lane
Sunday, May 3, 2015
5:00 PM
JODEANS
2809 Broadway
Yankton, SD
Please come join us for the celebration!

Thank You
Thank you to the many friends and acquaintances who came to my birthday party. I really appreciated the large attendance and the many cards I received at the party and in the mail. Also a big thank you to my children and their families who sponsored the party. I was truly blessed by the wonderful day!
Mary Jane Mount

HAPPY BIRTHDAY

Lumir Ruman of Tyndall, SD will celebrate his **80th birthday** on **May 3, 2015**
Cards may be sent to 41862 301st St. Tyndall, SD 57066

\$25 =
15 WORDS
1 PHOTO
1 NEWSPAPERS
1 SHOPPERS
SPEEDY SALE!

Get Extra!

Buying or Selling a Car?
Get EXTRA exposure and a Speedy Sale!

Your 15 word, 1 photo classified ad will run for 6 days in the Press & Dakotan, and once in the Missouri Valley Shopper for only \$25!

Great school car! 2003 PT Cruiser, silver, 91,000 miles, good gas mileage. \$4,200 - call (555)555-5555

Get Extra offer good through April 30, 2015. Subject to change without notice.

319 Walnut
605-665-7811
yankton.net

MV Shopper MISSOURI VALLEY
PRESS & DAKOTAN YANKTON DAILY

Thank you for letting us be part of your lives.

Home Care at Yankton Medical Clinic, P.C. is closing effective May 15, 2015.

The closure of Home Care is a reflection of our rapidly changing times in healthcare. Something that will never change is our commitment to placing the needs of patients first. YMC physicians will continue to partner with community agencies to ensure access to quality home health services.

Home Care has been in operation for 22 years. During this long tenure, it has consistently received high satisfaction ratings from its patients and met high standards from the SD Department of Health.

The YMC administration and physicians express deep appreciation to our current and past employees for their careful and caring efforts in assisting patients to remain in their home. We are also grateful to our patients and their families for the privilege of allowing our medical staff to care for them.

HOME CARE
YANKTON MEDICAL CLINIC, P.C.
1104 West 8th Street • Yankton, SD 57078 • 605-665-7841