CALENI

**Dave Says** 

# **Giving From Grandpa's Wealth**

BY DAVE RAMSEY Dear Dave,

Kate

Dear Kate.

it. — Dave

Crystal

Dear Dave.

My grandfather died about a month

ago, and I recently learned that in his

will he distributed his money unevenly

I received significantly more than other

members of the family, but I make

\$140,000 a year. I'd like to give them

out. How would you approach this?

some of my inheritance to even things

You're obviously unselfish and have

a really good heart. But honestly, it was

wouldn't be wrong or greedy to simply

keep what you have without worrying

financial troubles and you feel that

If some of your relatives are having

making a gift of a portion of your inheri-

tance will help, you can do that. With

your income, it's probably not going to

change your life in a big way. My advice

would be to look at your relatives and

their situations objectively and see if

something like this would really be a

blessing. Then, if your heart and your

head still tell you it's a good thing, do

**PENSION SOLVENCY** 

Considering the condition of the

economy, how secure should I feel

about the solvency of my pension? —

your grandfather's decision and his

money to do with as he pleased. It

about it a second longer.

between his children and grandchildren.

**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 Yankton Sertoma, noon, Pizza Ranch, 605-661-7159 Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th

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

number of a contact person. Send items to P&D Calendar, 319 Wal-

be typewritten or legibly printed and include the name and phone

nut, Yankton, SD 57078, or email to news@yankton.net.

COMMUNITY

Avera Sacred Heart Hospital Toastmasters, noon, Benedictine

Center; open session 605-665-6776 **Pinochle**, 12:45 p.m., The Center, 605-665-4685 Weight Watchers, 4 p.m., 413 W. 15th Street. Weigh in 1/2 hour

Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2

**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

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

Yankton Alanon, 8:30 p.m., 1019 W 9th Street

#### **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

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

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

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

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

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 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

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 Pinochle, 12:45 p.m., The Center, 605-665-4685 Pinochle, 12:45 p.m., The Center, 605-665-4685 Pinochle, 12:45 p.m., Street Additions, 6:20 p.m., First Unit 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

Bingo, 7-9 p.m., Yankton Moose Lodge, 310 Walnut (through

# **FIRST MONDAY**

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans,

Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2

Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC,

# **State Historical Society** Offers Disaster Response, **Recovery Workshops**

PIERRE — The Dakota Connects to Collections Initiative (DCCI), a partnership between the South Dakota State Historical Society, the State Historical Society of North Dakota and the Association of South Dakota Museums, is conducting special disaster response and recovery workshops in August for museums, libraries and archives.

The workshop schedule in South Dakota is as follows: • Aug. 12 — Aberdeen:

Northern State University Li-• Aug. 13 — Brookings:

South Dakota Art Museum. • Aug. 14 — Pierre: National Guard Museum.

• Aug. 15 — Deadwood: Homestake Adams Research & Collections Center.

Those interested can sign up for the free workshops at: http://dcciworkshops2013.ev entbrite.com/.

Conservator Terri Schindel, who provided collections care workshops last year and disaster preparedness workshops this spring, will also lead these sessions.

"Being prepared is essen-

tial should a disaster strike," Schindel said. "These workshops will review various disaster scenarios and also allow people to participate in several disaster drills. The focus will be on response, recovery and salvage techniques within the first 24 to 48 hours of a disaster."

All staff, volunteers and board members are encouraged to attend the upcoming workshops, even if they were not able to participate in the

spring workshops. DČCI is offering 20 travel stipends per location for the 2013 workshops. Stipends of up to \$100 per person may be used for lodging and mileage reimbursement. They are available on a first-come, firstserved basis and may be requested through the online

registration process. For questions regarding registration, contact Dana at clearfour@btinet.net or Jackie at clearfive@btinet.net/; or call (701) 355-4458. For questions regarding workshop content, contact Terri at terrikschindel@gmail.com/.

DCCI is funded by a grant from the Institute of Museum and Library Services.



Dave **RAMSEY** 

this would depend on your particular pension. Some pension funds are very well-run, very solvent and are in great shape. Others are poorly managed and not the type of programs in which you'd want to invest any of your money.

Dear Crystal,

In many ways,

The biggest problem with a pension is that it's the property of the organization. If it's a union pension, it's not yours-it's theirs. All they do is pay you out of the fund. So if they go broke, you lose everything you had in there. If it's a business that has the pension, that makes them the owner-

That's the beauty of the 401(k). You're the actual owner. If the company you work for goes broke or the union does a poor job of managing things, it doesn't harm your investment.

Don't misunderstand what I'm saying. There are good pensions and bad pensions, just like there are great managers and lousy managers. Just make sure you check into the solvency of the program before you put your money in there! -

#### **U.S. CURRENCY DEFLATION?**

Dear Dave,

What do you think about predictions of a major deflation of U.S. currency? –

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I think woven into your question is another question: What do I think about the predictions of our economy completely collapsing? The truth is I don't believe for one second that our economy is going to completely collapse. Do we have some serious problems that should be addressed? Yes. Do we have politicians who are stupid and who don't want to address these problems? Absolutely. But does that mean the world is coming to an end? Of course not!

It does mean, however, that you and I need to demand that the people in Washington stop playing games and do their jobs. This ridiculous spending spree we've been on for years has to stop. Government spending on all levels-national, state and local-is ridiculously out

I've heard end-of-the-world predictions most of my life. But the truth is, we're not going to see anything of that magnitude until Jesus comes back. No, I'm not going to predict or believe that the U.S. currency is going to collapse. Don't spend all of your time and energy worrying about conspiracy theories and doomsday scenarios. Spend it living life!

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books. 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 @DaveRamsev and on the web at daveramsey.com.

Sacred Heart Monastery

# 2 Sisters Celebrate Their 25th Jubilees

Celebrating their 25th Jubilee of Monastic Profession at Sacred Heart Monastery, Yankton, were Sisters Denette Leifeld and Lynn Osika. Family and friends joined the Sisters of Sacred Heart Monastery at a Mass celebrated by Abbot Denis Quinkert on July 27. Ss. Denette and Lynn renewed their monastic vows in the presence of S. Penny Bingham, prioress.

### SISTER LYNN OSIKA

Sister Lynn Osika, daughter of the late Rose Osika of Norway, Mich., celebrated her 25th Jubilee of Monastic Profession at Sacred Heart Monastery, Yankton, on July

Born in Harvey, Ill.,, in 1957 to Louis and Rose Osika, Sister Lynn Osika was an only child but had many cousins and friends. After graduating from Marian High School in Chicago Heights, she studied forestry at Michigan Tech University in Houghton and then Range Management at the University of Wyoming in Laramie. S. Lynn worked as an agricultural researcher for the Kansas Rural Center (Whiting, KS) and later served as a volunteer in Kansas City, working in a Catholic Worker House in Kansas City, Mo., and running a Community Garden Project at Seton Čenter, a parish neighborhood center serving the poor of inner Kansas City. Serving the poor and stewarding God's creation have always been important to her.

S. Lynn entered Mother of God Monastery in Watertown and made first monastic profession in 1988 and



Sister Lynn Osika

perpetual monastic profession in 1992. She took care of the monastery grounds and assisted in the business office at Harmony Hill Center. After receiving a Master's degree in library science from the University of Missouri in Columbia in 1993, she worked as librarian at the Harmony Hill Library in Watertown and at the Watertown Regional Public Library. From 1997-2010 she worked in the Brookings Public Library.

In 2010 she returned to Watertown to serve as the monastery archivist, and in 2011 moved to Sacred Heart Monastery in Yankton to discern a transfer to that community. In Yankton she has volunteered in Mount Marty College library, worked at Yankton Community Library, and taught a Wisdom of Benedict class at MMC. Currently she is on staff at Mount Marty College, and also is organizing the Monastery Library. Commenting on community living at this time of jubilee, she says. "I treasure and need our times of prayer and the



Sister Denette Leifeld

common life as much as I need breathing and eating. It has helped me become a whole person."

# SISTER DENETTE LEIFELD

Denette Marie Leifeld was born on March 17, 1960, at Neligh, Neb., the daughter of Dolores (Leifeld) Lingren and the late Jerome Leifeld. Growing up on a farm southeast of Petersburg, Neb., playing in the woods outside their house, exploring the hills, and herding cattle, she dreamed and wondered about God. Her parents taught her to pray various prayers, especially the rosary.

Denette attended District #56 for kindergarten, then St. John the Baptist Grade School, taught by the School Sisters of St. Francis. She graduated from Pope John XXIII High School, Elgin, Neb., in 1978. Music was a big part of her school days, accompanying various musical groups and the annual high school musicals. She attended Mount Marty College and graduated with a BA degree in accounting and business administration. Later she obtained an MBA from the University of South Dakota.

From 1982-1986, she worked as an auditor for the US Department of Agriculture, Office of Inspector General, traveling extensively throughout the Midwest as part of their work. During this time she made annual retreats at the Monastery and felt called to enter Sacred Heart Monastery in 1986. She made her first monastic profession in 1988 and final monastic profession in 1991.

S. Denette continues to use her talents and training as accountant in the Monastery Business Office, accompanist at liturgies, and as a Council member. She has also served as board member for various health care sponsored facilities for United Way in Yankton and is a member of the Residents Encounter Christ (REC) Renewal Team for Mike Durfee Prison in Springfield. For the Federation of St. Gertrude, she has ministered as Chair and member of the Federation Finance Committee and for the regional Conference of Religious Treasurers, she has served as President, Treasurer, and Secretary.

As a Benedictine, community, prayer and work are very important to Sr. Denette: "Within community I celebrate life and the sisters call me to growth and to become more. Through liturgy of the hours and my own lectio my relationship with God and others deepens. In my ministry, I see the face of God.'





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