

Dave Says

It's Why You Have Health Insurance

BY DAVE RAMSEY

Dear Dave,
Do you think having cancer insurance is a good idea?

—Brittany

Dear Brittany,
No, I don't believe buying cancer insurance is a good idea. However, I do believe everyone needs health insurance. If you have a good health policy in place, it's going to cover you in the event you're diagnosed with cancer.

Lots of insurance companies offer these policies because cancer is such a scary thing. It's a hot-button topic, and many people have lost friends and relatives to cancer. I don't believe in cancer policies though. You need a good emergency fund of three to six months of expenses, long-term disability coverage and a solid health insurance plan.

My favorite health plan, and what I use personally, is the Health Savings Account (HSA). With an HSA you have money sitting there to cover some of the ancillary things. Most cancer policies won't cover alternative treatments and things like that, and lots of them are income policies, meaning they replace a portion of your income, but that's what disability insurance



Dave
RAMSEY

is for.

—Dave

IMPULSIVE MAY EQUAL HOMELESS

Dear Dave,
I moved to New Orleans four years ago for a job. I was let go and found a government job pretty quickly, but I'm ready for a change of pace. I'm thinking about using my two weeks of vacation to move and find something different in Austin, Texas. I have a little cash saved, but how much savings should I have in place for something like this?

—Montgomery

Dear Montgomery,
What you're describing may have sounded fun and cool to me when I was 20. But I made lots of really dumb mistakes back then, and it's definitely not the way I would handle things now.

Austin is a fantastic city. It's booming, the people are great and it's only about a day's drive from New Orleans. But going over there cold turkey with nothing but a

little money in your pocket isn't a good idea. In other words, I'm not going to give you permission to be impulsive and unwise.

If I were you, I'd take those two weeks of vacation, go to Austin, and see if I could line up a job. In addition to that, use every waking moment you're not at work to scour job listings in and around Austin. Even if it's an interim kind of thing or two part-time jobs, at least then you wouldn't have to burn through all of your cash. Montgomery, this is the very same advice I'd give my own son if he called me in this situation.

I love that you're taking charge of your life and looking to make things happen. Just make sure you use a little wisdom and some planning in the process. Never jump off the dock before the ship has arrived!

—Dave

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 @DaveRamsey and on the web at daveramsey.com.

New YSD Teachers Are Announced

The Yankton School District has announced the hiring of the following personnel for the 2013-14 school year:

AMY BERTSCH

Amy Bertsch will be teaching fourth grade at Lincoln Elementary. Amy received her Bachelor Degree from Northern State University in 1994. Her teaching experience is Lincoln School, resource room para, 1 year. Lincoln School, ESL para, 2 years. Owned Lollipop Preschool, Pre-K, 7 years. Hobbies are time with family, reading, going to school activities my children are involved in, and scrapbooking. She is married to Shane Bertsch and has two daughters: Zoey, a freshman and Shelby, second grade.

ELIZABETH DOOLEY

Elizabeth Belle Dooley will be teaching sixth grade science at Yankton Middle School. Elizabeth received her BS Degree from Creighton University in 1999 and BA Degree from Mount Marty College in 2007. Her teaching experience with Yankton School District, seventh grade science, 2008-2011. Yankton School District, first grade CSR, 2011-2012. Sacred Heart School, sixth grade reading, grades 5-8 grade computers, grades 7-8 health. Hobbies are yoga, running, reading, spending time with family and friends. She belongs to the National Science Teachers Association. She is married to Michael J. Dooley and has three children: Oliver, 9; Elliott, 7; and Charlie, 2.

KATE HESSE

Kate Hesse will be teaching second grade at Stewart School. Kate received her Bachelor Degree from the University of Colorado in May 2001. She received her graduate degree from University of Phoenix in December 2005. Her teaching experience has been with Denver Public Schools, third grade for 5 years. Missouri Valley Christian Academy, sixth grade, 1 year. Yankton School District, class size reduction-first, 1 year. She received the Denver Mile High Teacher Award, 2009-2010 school year. Her hobbies are hiking and boating. She belongs to BETA. She is married to Scott Hesse and has a son Will, 14 months.

KELSIE KINNUNEN

Kelsie Kinnunen will be teaching at Yankton High School Resource Room. She received her Bachelor Degree from the University of South Dakota in May 2013. Kelsie did her student teaching at Irene-Wakonda Elementary, fourth grade, 1/2 year and Centerville Public, K-12 Special Ed, 1/2 year. Her hobbies are golf, scrapbooking, spending time with family and friends. She belongs to the Council for Exceptional Children.

JENNIFER KIRCHNER

Jennifer Kirchner will be the new Yankton High School counselor. Jennifer received her Bachelor Degree from South Dakota State University in May 2010 and she received her Graduate Degree from University of South Dakota in May 2012. She was nominated for the 2012 University of South Dakota School of Education Leadership Award. Her hobbies are quilting, sewing, crocheting, needle work, reading and recycling old furniture. She belongs to the American Counseling Association, Treasurer for South Dakota



From left: Heidi Moser, Kelsi Kinnunen, Elizabeth Dooley, Andrea Wright, Aimee Mors, Michelle Zentmire, Kim Velk, David Mann, Matt Lingo, Trey Krier, Barb White, Amy Bertsch, Jill Larson, Kate Hesse, Mary Lou Willis, Jennifer Kirchner and Rhonda Sohl.

School Counselor Association. She is married to Brandon Kirchner.

TREY KRIER

Trey Krier will be teaching at Yankton High School Math, Algebra I and Geometry. Trey received his Bachelor Degree from Mount Marty College in May 2010 and Graduate Degree from USD in August 2012. Trey taught at Gayville Volin School District, high school Math & Physics for three years. His hobbies are coaching baseball and basketball. He belongs to YBA and the Yankton Tappers amateur baseball team. He is married to Jenny Krier.

JILL LARSON

Jill Larson will be teaching at Yankton High School, Spanish 2,3 and AP. She received her Bachelor Degree from the University of South Dakota in 1992. She is working on her Masters in Spanish Language Teaching at Southern Oregon University. Jill taught at Norfolk Public Schools, Spanish 1,2 for 3 years. Fort Worth Independent School District, Science, 4 years. Arlington Texas Independent School District, Bilingual education, 11 years. Scotus, Columbus, Neb., Spanish 1,2,3 for 2 years. Her hobbies are Heartland Humane Society Volunteer, travel, pets, and plants.

MATTHEW LINGO

Matthew Lingo will be teaching at Yankton Middle and High School as a Speech-Language Pathologist. He received his Bachelor Degree from South Dakota State University in December 2009. He received his graduate degree from University of South Dakota this month. He graduated Cum Laude from SDSU and Cum Laude from USD. His hobbies are fishing, golf, basketball, weightlifting and cooking. He belongs to the American Speech-Language-Hearing Association.

DAVID MANN

David Mann will be teaching English at Yankton High School. David received his Bachelor Degree from Gustavus Adolphus College 2010, Augsburg College 2012. He taught at Vermillion Public Schools, Paraprofessional, 1 year. His hobbies are reading, camping, orchestral soundtracks, piano, composition, fake British accents. He attends the Antioch Baptist Church. He is married to Chelsea Mann.

AIMEE MORS

Aimee Suzanna Mors will be teaching at Yankton Middle

School, seventh Grade English Language Arts and SS. Aimee received her Bachelor Degree from NSU in December 1999. She taught at Huron Middle School, girls PE and 8th grade SS, seven years. Freeman, middle school SS/ELA and high school PE and Health, six years. Her hobbies are reading, sports and games. She is married with 2 children, Matthew, 11 and Michael, 8.

HEIDI MOSER

Heidi Moser will be at Yankton Middle School working in grade 7 special education. Heidi received her Bachelor Degree from USD in May 2003 and Masters Degree from USD in August 2009. She taught at Canton School District, Elem Sped, 3 years and Gayville-Volin, Elem/MS Sped, for seven years. She was on the Dean's List. Her hobbies are reading, camping, attending children's activities. She is married to Rob Moser. She has two children, Macagen, 9 and Kristen, 6.

RHONDA SOHL

Rhonda Sohl (Hofer) will be at Yankton High School in Physical Education. Rhonda received her Bachelor Degree from SDSU in 1980. She taught at SDHSC Alternative School, HS Sciences, 1 year and Santee Community School, MS Education, 1 year. She is returning to YSD where she previously taught at YMS for 12 years until 2011. Her hobbies are walking, caring for granddaughters and city league VB. She belongs to First United Methodist Church, SDEA/YEA, PTSA. She is married and has 3 adult children and 2 granddaughters, (ages 3 years and 10 months).

KIMBERLY VELK

Kimberly Velk will be teaching at Yankton High School, AP Chemistry, Chemistry, Algebra 1. She received her Bachelor Degree from Mount Marty College, BA Biology, BA Chemistry, minor Art in May 2011. She received her Graduate Degree from University of South Dakota, May 2013. She taught at Gayville-Volin, grades 8-12 Science, student teaching. She was on Dean's List, Magna Cum Laude (undergrad) Kappa Gamma Pi. Her hobbies are softball, sports, being outside, enjoying time with family and friends. She belongs to Kappa Gamma Pi, Yankton EMS, National Honor Society.

BARBARA WHITE

Barbara A. White will be the assistant principal at Yankton High School. She received her

Bachelor Degree from USD in 1985. Received her Graduate Degree from USD, 2012. She taught at Colome Consolidated, Spanish I and II, Psych, Soc, Geography, seventh & 8th Math, 3 years. Bonesteel-Fairfax, Spanish I & II, Eng. 9-12, 3 years. West Boyd, Spanish I & II, Eng. 9-12, 10 years. She was a University scholar, Magna Cum Laude, member of Alpha Lambda Delta & Eta Sigma Phi, Honor Societies graduate school; Golden Key Honour Society. Her hobbies are travel and history. She belongs to the State and National Associations for Secondary Principals. She is married and has a daughter, 20, and a son, 18.

MARY WILLIS

Mary Lou Willis will be teaching at Beadle Elementary fourth grade. She received her Bachelor Degree at University of North Texas, BS Degree in Elementary Education in 1984. Graduate Degree from Texas Women's University, M. ed in teaching and curriculum in 1990. Graduated Cum Laude. Her hobbies are sports fan, aerobics and cycling. She is married.

ANDREA WRIGHT

Andrea Wright will be the elementary school counselor at Stewart and Webster schools. She received her bachelor degree from Northwest Missouri State University in April 2007. She earned her graduate degree from University of South Dakota in May 2011. She taught at Hamlin School District, K-5 School Counselor for 2 years. She is member of Chi Sigma IOTA (National Counseling Honor Society) throughout graduate school. Nationally Certified Counselor (N.C.C.) Her hobbies are spending time with family and friends, reading and working. She belongs to the American School Counseling Association, South Dakota Counseling Association, South Dakota School Counseling Association.

MICHELLE ZENTMIRE

Michelle Zentmire will be teaching second grade at Beadle Elementary. She received her Bachelor Degree from University of South Dakota in May 2010. She taught school at YSD, paraprofessional, for two years. YSD, class size reduction, 1 year. Her hobbies are the outdoors, bike riding, tennis, spending time with family and friends.

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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
- 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
- Pinocle**, 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., August: Meridian Corner (junction of highways 81/18 north of 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 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 St.
- Interchange**, noon, Minerva's Bar and Grill, 605-660-8849.
- Cribbage**, 1 p.m., The Center, 605-665-4685
- Pinocle**, 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.
- Bingo**, 7-9 p.m., Yankton Moose Lodge, 310 Walnut (through summer)

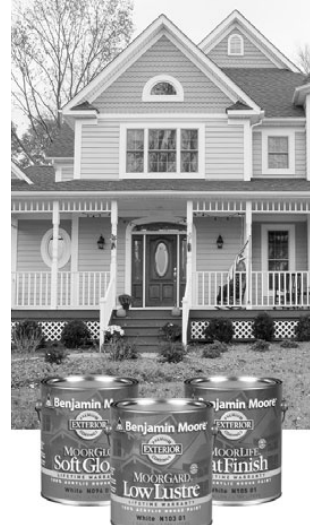
THIRD MONDAY

- Yankton Golf Advisory Board Meeting**, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
- Friends Of The Yankton Community Library**, 5:15 p.m., Yankton Library, 515 Walnut
- 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

Lesterville Tractor, Pickup Pull Aug. 24

LESTERVILLE — The Lesterville Fire & Rescue's tractor and pickup pull, featuring Northeast Nebraska Pullers Association, will be held at the Lesterville Baseball Park, Lesterville at 3 p.m. Aug. 24. Registration will end 30 minutes before the start of the pull. If you register during that final 30 minutes, there will be a late fee of \$5 unless you are pre-registered. For more information, contact Ron Trotter at 605-760-3285, leave a message-will call back or Paul Scherschligt at 605-661-4289. Food and beverage will be available. Bring lawn chairs. No coolers will be allowed.

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SCHOLASTICS

SOUTHEAST TECHNICAL INSTITUTE

Southeast Technical Institute in Sioux Falls, South Dakota has announced its Spring 2013 graduates. These students have completed all requirements necessary to earn a diploma or Associate of Applied Science degree from STI.

The following students have graduated from STI after the Spring 2013 semester:

- Joshua James Brewer, Yankton — Computer Technician, 1-year Diploma
- Tyler Doty, Gayville — Accounting, Assoc. of Applied Science
- Heide Michelle Blagg, Yankton — Early Childhood Support, 1-year Diploma
- Tawnee Jaide Slate,

Yankton — Allied Health, Assoc. of Applied Science

- Samuel Evan Harris, Yankton — Management, Assoc. of Applied Science; Business Administration, Assoc. of Applied Science
- Jason Charles Metz,

Yankton — Sports Turf Management Technology, Assoc. of Applied Science

- Alex Patrick Toupal, Yankton — Law Enforcement Science, Assoc. of Applied Science

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