

# 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  
**Quilting**, 9:30 a.m.-3 p.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  
**Pinochle**, 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.

## FRIDAY

**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  
**Daily Reprieve**, noon, non-smoking open meeting, 1019 W 9th Street.  
**Bridge**, 1 p.m., The Center, 605-665-4685  
**Bingo**, 7-9 p.m., The Center, 605-665-4685 (open to the public)  
**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 Streetn, 1019 W 9th St.  
**Yankton Alanon**, 8:30 p.m., 1019 W 9th Street

## SATURDAY

**Yankton Toastmaster Club 1294**, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.  
**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  
**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  
**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  
**River City Harmony Sweet Adelines**, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

## SECOND MONDAY

**Yankton Diabetes Support Group**, 1 p.m., Benedictine Center, ASHH, 605-668-8000 ext. 456  
**Yankton School Board Meeting**, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998  
**Yankton Area Writers Club**, 7 p.m., Fry'n Pan Restaurant, Yankton, 605-664-6582  
**Tri-State Old Iron Association Meeting**, 7 p.m., JoDeans Restaurant, 605-665-9785.  
**Yankton City Commission**, 7 p.m., RTEC, 1200 W. 21st Street  
**YHS Booster Club Meeting**, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

## SD Judges Receive Prestigious USD Women In Law Honors

VERMILLION — The University of South Dakota Women in Law presented its 2014 Attorney of the Year award to Sixth Circuit Court Judge Kathleen Trandahl and Seventh Circuit Magistrate Judge Shawn Pahlke. The co-recipients of the award were both graduates of the University of South Dakota School of Law's Class of 1985. They were also founding members of Women in Law.

Trandahl received her undergraduate degree from Augustana College in 1982 and her J.D. from USD in 1985. She practiced law in Winner until she was appointed to the Circuit Court bench by Gov. Walter Dale Miller in 1994. She is the Senior Circuit Court Judge in the Sixth Circuit. She is active in many civic organizations in her community and led the effort to establish drug courts in South Dakota.

Pahlke received her undergraduate degree from Black Hills State University in 1981 and her J.D. from USD in 1985. She served as a prosecutor for the Pennington County State's Attorney before moving into the Pennington County Public Defender's Office where she was the first female director of the Public Defender's Office. She began her work as a Magistrate Judge for the Seventh Circuit in 1995, only the second woman to serve in this capacity. Pahlke serves on the Unified Judicial System Training Committee and also writes ethics opinions

for the Unified Judicial System. She has played an important role in the implementation of drug courts in western South Dakota and serves as one of two drug court judges for the Northern Hills Drug Court. Pahlke is the first drug court judge to serve the Seventh Circuit and is among the first in South Dakota.

The award was presented on June 19 by current USD Women in Law President Kelsey Weber at the South Dakota Women in Law social held at Face it Together in Sioux Falls. The award is given based on nominations from members of the legal community, and voted on by members of USD Women in Law.

**KYNT**  
AM 1450  
**MORNING COFFEE**  
WEEKDAYS MONDAY-FRIDAY  
Thursday, August 7  
7:40 am Yankton Chamber (Carmen Schramm)  
8:20 AM Conv/Vis Bureau (Stephanie Moser)  
Friday, August 8  
7:40 am SD Magazine (Bernie Hunhoff)  
8:20 am YWCC (Desiree Warren-Johnson, Kayla Connelly)  
8:35 am Parks & Rec (Tracey Grotenhuis)

## Dave Says

# Chapter 7 vs. Chapter 13

BY DAVE RAMSEY

Dear Dave,  
What's the difference between a Chapter 7 bankruptcy and Chapter 13 bankruptcy?  
—Claudia

Dear Claudia,  
Chapter 7 bankruptcy is what most people think about when they hear the word "bankruptcy." It's total bankruptcy, almost like dropping an atomic bomb on your entire financial picture. Virtually all of your unsecured debt (except student loans, child support and money owed to the IRS) is wiped out. These things are not bankruptable. About 98 percent of the time, creditors of your other unsecured debt - things like credit cards and alike - get nothing. Items that are secured debt, such as your car or house, are treated a little bit differently. If you're behind on payments, you may be allowed to get current. In most cases, banks will allow you to re-sign in a process called reaffirming the debt.

Chapter 13 bankruptcy is a payment plan structured over five years. In it, you have to pay all of your secured debt. If it has a lien on it, you pay 100 percent to keep the item. You also have to pay a portion of your unsecured debt. Again - like in Chapter 7 - debt to

the IRS, child support and student loans don't go away. For any other unsecured debt, you can pay a percentage of what's owed. An overall payment plan is developed, and you make those payments for five years.



Dave  
**RAMSEY**

I'm not a big fan of either one.

—Dave  
**100% MORTALITY RATE**

Dear Dave,  
Do you think it's unreasonable to ask my 76-year-old husband to have a will drawn up? He had one made when we lived in Florida, but we moved to Georgia. He won't do it, because he says wills aren't recognized in Georgia.  
—Cam

Dear Cam,  
Wills aren't recognized in Georgia? Where did he get his legal advice, in a bar or pool hall?  
Okay, let's straighten this out. The will he had drawn up in Florida

wouldn't be recognized in Georgia, but he could have one made in Georgia that would be absolutely valid and legal. Everyone: No matter where you live, you need a will. If you die without a will in place, your family has to go through the court and jump through all sorts of hoops to settle the estate. The process can take several months. No one should leave their loved ones in that kind of predicament, when having a will drawn up is such a simple an inexpensive process.

Everyone needs a will, Cam. Human beings have a 100 percent mortality rate, okay? No one is getting out of this thing alive. You need a will, a full estate plan with specific instructions on what to do with all your stuff after you die!

—Dave  
*\* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

## Rodeo

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forecast for rain?  
"The rodeo goes on, rain or shine," he said without hesitation.

The Scottie Stampede is a nationally sanctioned event, this year drawing 336 entries from South Dakota, Iowa, Minnesota, North Dakota, Nebraska, Iowa and Wyoming.

"We're looking at some new faces (among contestants), and we have quite a few who have come back for years," Halverson said.

With the Scottie Stampede as a sanctioned event, contestants can pick up cash and valuable points on the rodeo circuit, Halverson said. Competitors often juggle their weekend schedule to make sure they enter the rodeo.

In the process, the Scottie Stampede benefits from its Saturday-Sunday schedule, Halverson said.  
"With the SDRA (South Dakota Rodeo Association), we have two rodeos out west this weekend," he said. "(Contestants) usually try to hit both of them and then come across the state and hit us on Sunday."

This year's rodeo will pay out \$20,000 to \$25,000 during the weekend. The full rodeo includes bareback, barrel racing, bull riding, calf roping, goat tying, breakaway, team roping, saddle bronc, steer wrestling, team penning and team roping.  
"We also have the mutton busting, and we do that during the performances both nights," Halverson said.

The Scottie Stampede weekend isn't limited to the rodeo, as a full range of activities are held around the community.

The celebration actually kicks off Friday with the third annual lawnmower drag racing competition. The event is held at 7 p.m. on Railway Street, with entrants asked to bring their lawnmowers by 6:30 p.m. The evening also offers a competition for anyone with a push mower.

The lawnmower races are organized by *Scotland Journal* editor Peggy Schelske.

"The Friday lawnmower

races are a take-off of the circle races that they do at Pukwana and Armour, but this is a drag race where the lawn mowers wind up side by side," she said.

"We block off a part of Railway Street. It's a perfect street (for the races), because it goes at a slant and it doesn't get a whole lot of traffic."

The Pukwana lawnmower racers gave a demonstration two years ago during the Scottie Stampede celebration, Schelske said.

"They came out with their lawnmowers and just blew everybody away," she said. "A lot of people were dumbfounded."

When the Pukwana racers weren't part of the next year's Scottie Stampede, Scotland residents started their own races, Schelske said. The local residents came up with creative entries, drawing large crowds, she added.

"We usually have both sides of the street filled with people in lawn chairs, having a good time," she said.

Saturday's schedule includes the fourth annual 5K road race, Crazy Daze and side-walk vendors, tractor pedal pull and big wheel races.

The Scottie Stampede parade begins at 1:30 p.m., with the line-up at the baseball field

starting at 11:30 a.m., Schelske said. The entries line up in a first come, first served manner with entrants able to park in line and return around 1 p.m. for the parade.

"As far as the parade, we have an open theme," she said. "We just let people get creative and go with it."

Last year's parade drew 60 entries. The parade features six categories: antique, automobile, youth, organizations, commercial and equestrian.

Following the parade, the Scotland Rotary Club's cow patty bingo will be held at 3 p.m. on the west side of the German Mutual building on Main Street. The Corn Hole Tournament (bean bag toss) also begins at 3 p.m. on Main Street.

In addition, the Scotland Chamber of Commerce is offering a watermelon feed, and the Scotland Fire Department is sponsoring a water fight.

The United Church of Christ Youth Group will hold a barbecued pork sandwich supper at the church from 4:30-6:30 p.m.

Following the rodeo Saturday evening, a street dance hosted by the fire department will begin at 9 p.m. in downtown Scotland with music provided by Gotcha Cover'd.

Besides the rodeo, Sun-

day's activities will feature the kickball tournament.

Halverson said the rodeo club appreciates the full range of activities held in conjunction with the Scottie Stampede. "The community has really helped out quite a bit," he said.

The Scotland Rodeo Club has made the stampede a successful tradition by attracting and keeping top competitors, Halverson said.

"We have a really nice facility, and it's very well maintained," he said. "We do what we can to please the cowboys and cowgirls."

The Scotland Rodeo Club is already making special plans for next year's 50th anniversary, Halverson said.

"The rodeo is a source of pride for the club and the community," he said. "As long as we have a rodeo club, we'll have the Scottie Stampede."

For more information on the Scottie Stampede, check out the event's Facebook page and also the City of Scotland's website.

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf. Discuss this story at www.yankton.net

## 2014 RIVERBOAT DAYS KIDDIE PARADE

Friday, August 15, 2014

Parade Begins at 5:30pm  
Begin lining up at 5:00pm

**PARTICIPANT WAIVER FORM**  
I, \_\_\_\_\_, state that I am the parent or legal guardian of \_\_\_\_\_, a minor child, I hereby give my consent for \_\_\_\_\_ to participate in the Kiddie Parade sponsored by Yankton Riverboat Days, Inc. In considerations for my child or ward's participation, I agree to waive any liabilities, claims, actions, damages, costs, or expenses which I or my child or ward or our assignees, successors, or heirs may have against Yankton Riverboat Days, Inc., as a group or as individual committee members, directors, volunteers or employees, which may arise out of my child or ward's participation in the Kiddie Parade.  
BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THIS FORM, AND I REALIZE THAT BY SIGNING I AM RELEASING YANKTON RIVERBOAT DAYS, INC., FROM ANY LIABILITY.  
Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2014. \_\_\_\_\_ Signature  
LOCATION: Behind Farm Credit Services, 124 Walnut Street in Yankton.  
Bring registration to parade. For more information call 605-665-1657. E-mail to: office@riverboatdays.com

# Bridal Directory

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