

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  
**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 605-665-3738  
**Yankton Area Banquet**, 6-7 p.m., United Church of Christ, Fifth and Walnut  
**English as a Second Language classes**, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

## THIRD THURSDAY

**HSC Friendship Club**, 5 p.m., August: CJ's at the Lake, Crofton, Neb. 605-665-5956.  
**Catholic Daughters (Court Willard 967)**, 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, 509 Capitol, Yankton, 605-665-4485. (September through June).

## FRIDAY

**Alanon**, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burlleigh, 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 (entrance in the alley), Yankton. (605) 660-5612.  
**English as a Second Language classes**, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), 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.

## FOURTH MONDAY

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

## Team HOPE Benefit Poker Run Slated For Aug. 29

The fourth annual Team HOPE Benefit Poker Run will be held Saturday, Aug. 29. The Poker Run begins at Kozy's, located five miles west of Yankton on Highway 50, with registration from noon-1 p.m. The run will go to Keg in Tabor, Joe's Substation, Meridian Corner, Shnitz's and Beer Garden in Menno, then ending at Rec in Scotland. There will be a free will BBQ supper, silent auction and live auction at the Rec Bar.  
 All proceeds go to Cory Bierle, his wife, Jennifer, and children, Luke and Lauren of rural Scotland. Early this spring, Cory was noticing unexplained bruising, fatigue and weight loss. He went through a series of tests and a bone marrow biopsy. The following day, March 6, the tests confirmed that Cory had Acute Promyelocytic Leukemia (APL), a cancer of the white blood cells. They were told to get to Sioux Falls as soon as possible. His platelet level was 21,000 and normal is 150,000 to 300,000.  
 The following day, he started on an oral chemotherapy and the induction phase of IV chemotherapy. While in the hospital, Cory developed multiple complications from the chemo.  
 After his 30-day stay in the hospital, Cory was able to come home and rest for a couple weeks before starting

Arsenic infusions in Yankton. These infusions lasted about three hours every day for a total of five weeks of therapy. He had a week off before he had to receive another five weeks of treatment. He completed his second round of treatment just in time to celebrate the Fourth of July.  
 Cory had another two-week break to let his body recover before starting another round of chemotherapy on July 20. He is doing this infusion on an outpatient basis. He will receive two rounds of this chemo scheduled to be given one month apart with plans to have another bone marrow biopsy once finished to verify remission. Cory will remain on the oral chemo medication for a full year once in remission.  
 Donated items for the Aug. 29 auctions so far include several very nice guns, including a Limited Edition, 1 of 1, Henry Golden Boy 22LR Model H004, a Benelli Super Nova 3 1/2-inch 12-gauge shotgun and a Mossberg 22-250 woodstock with fluted barrel. There are also several different bags of seed corn and beans, 100 pounds of hamburger, hay grinding, a whole hog and processing at Kaylor Locker, taxidermy mount and more.  
 For more information, contact Karen Edler at (605) 857-0133 or TeamHOPErocks@yahoo.com, or check out the event on Facebook.

## Dave Says

# Don't Argue About It

BY DAVE RAMSEY

**Dear Dave,**  
 My wife and I really got serious about your plan. We even sold our house to become completely debt-free. Now, we're trying to help my mom and dad. They liked your plan at first, and even taught Financial Peace University (FPU) at their church. Then, everything changed. They went out and leased a new car, bought another one on payments, and picked up a bunch of credit cards. They're trying to tell us that you really do this stuff too. How can we help them?  
 —Michael

**Dear Michael,**  
 What you're describing is so inconsistent it's hard to grasp. I mean, how do you go teach FPU and then come back and claim Dave uses credit cards and does all those other dumb things? How do you do that then go lease a car and buy a new car and argue against what you've been teaching in a class? I don't know. But I do know that I don't mess with any of that stuff!

They're not really asking for your opinion. So, I don't think they can be helped until there's some kind of an opening. It's like the old adage says: "Those convinced against their will are of the same opinion still." I'd just tell them you're on different pages about this stuff. Let them know you



Dave RAMSEY

might be able to help them, but right now they're drunk. They're financially drunk. They're buying everything in sight, and they're rationalizing it and justifying it.

Just pray for them, love them, and be in their lives. Continue to do what's smart, and try to avoid arguments. See where it goes from there. Maybe, when they sober up financially, they'll ask for some help.  
 —Dave

## DUE DILIGENCE

**Dear Dave,**  
 I own a small business specializing in cell phone repair. Sometimes I buy phones and parts on eBay. I can make sure the phones are not stolen by running a check on the serial numbers. However, I cannot be certain about the

love them, but that you're in complete disagreement on this topic and you're not going to argue about it with them.

There are always things you disagree about in families from time to time. But the truth is they went on a financial bender. When they wake up with a hangover, you

individual parts. Is there a way I can ensure I'm not dealing with stolen parts?  
 —Gordan

**Dear Gordan,**  
 I would try to deal only with reputable sellers. eBay, I believe, has a ratings system and you have power sellers and so forth. Try to find someone who has a steady stream of cell phone parts, someone who's a reputable, long-time seller and doesn't appear to be a fence. eBay doesn't tolerate that kind of stuff if they can find it.

I would also do a reasonable amount of due diligence in terms of research. But at the end of the day, you can't completely guard against that unless it's a serial-numbered item. I wouldn't say never buy anything on places like eBay, but I would try to use some common sense and judgment.

I used to say I had a bad gut feeling. Then, a pastor friend of mine told me not to call the Holy Spirit a gut. It's not a gut feeling; it's God's spirit — listen!  
 —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.*

## Reminder For Parents And Students: Check Out College Tax Credits For 2015 And Years Ahead

WASHINGTON — With another school year just around the corner, the Internal Revenue Service today reminded parents and students that now is a good time to see if they will qualify for either of two college tax credits or other education-related tax benefits when they file their 2015 federal income tax returns.

In general, the American Opportunity Tax Credit or Lifetime Learning Credit is available to taxpayers who pay qualifying expenses for an eligible student. Eligible students include the taxpayer, spouse and dependents. The American Opportunity Tax Credit provides a credit for each eligible student, while the Lifetime Learning Credit provides a maximum credit per tax return.

Though a taxpayer often qualifies for both of these credits, he or she can only claim one of them for a particular student in a particular year. To claim these credits on their tax return, the taxpayer must file Form 1040 or 1040A and complete Form 8863, Education Credits.

The credits apply to eligible students enrolled in an eligible college, university or vocational school, including both nonprofit and for-profit institutions. The credits are subject to income limits that could reduce the amount claimed on their tax return.

To help determine eligibility for these benefits, taxpayers should visit the Education Credits Web page or use the IRS's Interactive Tax Assistant tool. Both are available on IRS.gov.

Normally, a student will receive a Form 1098-T from their institution by Jan. 31 of the following year. (For 2015, the due date is Feb. 1, 2016, because otherwise it would fall on a Sunday.) This form will show information about

tuition paid or billed along with other information. However, amounts shown on this form may differ from amounts taxpayers are eligible to claim for these tax credits. Taxpayers should see the instructions to Form 8863 and Publication 970 for details on properly figuring allowable tax benefits.

Many of those eligible for the American Opportunity Tax Credit qualify for the maximum annual credit of \$2,500 per student. Students can claim this credit for qualified education expenses paid during the entire tax year for a certain number of years:

- The credit is only available for four tax years per eligible student.
- The credit is available only if the student has not completed the first four years of postsecondary education before 2015.
- Here are some more key features of the credit:
  - Qualified education expenses are amounts paid for tuition, fees and other related expenses for an eligible student. Other expenses, such as room and board, are not qualified expenses.
  - The credit equals 100 percent of the first \$2,000 spent and 25 percent of the next \$2,000. That means the full \$2,500 credit may be available to a taxpayer who pays \$4,000 or more in qualified expenses for an eligible student.
  - Forty percent of the American Opportunity Tax Credit is refundable. This means that even people who owe no tax can get an annual payment of up to \$1,000 for each eligible student.
  - The full credit can only be claimed by taxpayers whose modified adjusted gross income (MAGI) is \$80,000 or less. For married couples filing a joint

return, the limit is \$160,000. The credit is phased out for taxpayers with incomes above these levels. No credit can be claimed by joint filers whose MAGI is \$180,000 or more and singles, heads of household and some widows whose MAGI is \$90,000 or more.

The Lifetime Learning Credit of up to \$2,000 per tax return is available for both graduate and undergraduate students. Unlike the American Opportunity Tax Credit, the limit on the Lifetime Learning Credit applies to each tax return, rather than to each student. Also, the Lifetime Learning Credit does not provide a benefit to people who owe no tax.

Though the half-time student requirement does not apply to the Lifetime Learning Credit, the course of study must be either part of a post-secondary degree program or taken by the student to maintain or improve job skills. Other features of the credit include:

- Tuition and fees required for enrollment or attendance qualify as do other fees required for the course. Additional expenses do not.
- The credit equals 20 percent of the amount spent on eligible expenses across all students on the return. That means the full \$2,000 credit is only available to a taxpayer who pays \$10,000 or more in qualifying tuition and fees and has sufficient tax liability.
- Income limits are lower than under the American Opportunity Tax Credit. For 2015, the full credit can be claimed by taxpayers whose MAGI is \$55,000 or less. For married couples filing a joint return, the limit is \$110,000. The credit is phased out for taxpayers with incomes above these levels. No credit can be claimed by joint filers

whose MAGI is \$130,000 or more and singles, heads of household and some widows and widowers whose MAGI is \$65,000 or more.

Eligible parents and students can get the benefit of these credits during the year by having less tax taken out of their paychecks. They can do this by filling out a new Form W-4, claiming additional withholding allowances, and giving it to their employer.

There are a variety of other education-related tax benefits that can help many taxpayers. They include:

- Scholarship and fellowship grants — generally tax-free if used to pay for tuition, required enrollment fees, books and other course materials, but taxable if used for room, board, research, travel or other expenses.
- Student loan interest deduction of up to \$2,500 per year.
- Savings bonds used to pay for college — though income limits apply, interest is usually tax-free if bonds were purchased after 1989 by a taxpayer who, at time of purchase, was at least 24 years old.
- Qualified tuition programs, also called 529 plans, used by many families to prepay or save for a child's college education.

Taxpayers with qualifying children who are students up to age 24 may be able to claim a dependent exemption and the Earned Income Tax Credit.

The general comparison table in Publication 970 can be a useful guide to taxpayers in determining eligibility for these benefits. Details can also be found in the Tax Benefits for Education Information Center on IRS.gov.

## School Site To Be Expanded

SIoux FALLS (AP) — A \$20 million expansion of a senior living community in Sioux Falls can move forward after the Sioux Falls City Council overrode the disapproval of historic preservation groups.

Touchmark at All Saints has a former 130-year-old boarding school as its main feature. It plans a 110,000-square-foot addition to include 31 memory-care units, 60 independent-living units, and a health and fitness center, the *Argus Leader* newspaper reported.

Touchmark's original

proposal was for a four-story structure with a quartzite stone facade. The Sioux Falls Board of Historic Preservation said the project would have an adverse effect on the All Saints Historic District because of the choice of building materials, its scale and its nearness to the original school.

A special thank you to my family and friends for their love, prayers and support during my surgeries in Sioux Falls (McKenna) in July and since my return home. Also for the flowers from sisters, Rose and Nadine and friends, Lisa and Tami.  
 Thanks also to Avera Sacred Heart ER staff for their care and kindness when I was there on July 24.  
 God bless you all.  
 Ella Hirocke



Hicks - Graber

Newt and Carol Hicks of Utica, SD, are pleased to announce the upcoming marriage of their daughter Elizabeth Hicks to Jon Graber, son of Steve and Linda Graber, all of Freeman, SD.

Liz graduated from Yankton High School, SDSU and is a student at Iowa State, Ames, IA. She will graduate in 2017 as a Doctor of Veterinary Medicine.

Jon graduated from Freeman Academy, Lake Area Vo-Tech and attended SDSU. He farms near Freeman.

They are planning a September 5, 2015 wedding in Freeman, SD.

## BIRTHDAYS

### MYRNA POKORNEY



Pokorney

Myrna Pokorney will celebrate her 80th birthday on Aug. 25. Greetings may be sent to her at: 349 Texas St., Rapid City, SD 57701

## COUPON

**YANKTON MALL**  
**DC Lynch Shows**  
**Riverboat Days Carnival**  
 8 Rides 1 Ticket Per Ride - except Zipper (2)  
 Additional coupons available from mail merchants  
**For \$10**  
 Friday, Saturday, Sunday  
**Aug. 21, 22, 23**