

Trinity Packs Mercy Meals



**The Trinity Lutheran Church 8th grade confirmation class recently packed 4,200 meals for children in need of our care at Mercy Meals of Yankton. To learn more how you can make a difference in the lives of children, please visit www.mercymealsyankton.org or find us on Facebook.**

Dave Says

# Getting Back On The Wagon

BY DAVE RAMSEY

**Dear Dave,**  
 I started working your plan earlier this year. I even budgeted for Christmas and got my shopping done early, but in the process I overspent and blew my whole monthly budget. Now I'm having a hard time getting motivated again. Do you have any suggestions?  
 —Misty

**Dear Misty,**  
 Lots of folks make mistakes like this, even though they went into things with the best intentions. The Bible says that no discipline seems pleasant at the time, but it yields a harvest of righteousness.

The best way I know to encourage you to get back on the wagon is to ask one simple question: Where do you want to be in five or 10 years? Is your current path going to reward you with a financially secure life? Is it going to give you the ability to retire with dignity and to have fun living and giving in your golden years, or is it going to leave you broke, scared and desperate? There's one simple answer if the path you're on isn't going to get you what you want and where you want to be in life: Change the path!

Most people don't even take the



Dave  
**RAMSEY**

Lazy is always easier, and more fun, in the short term. But it's a huge mistake when it comes to the future, Misty. Think ahead, plan ahead and jump back on the wagon!

—Dave

time to identify where they want to go in life or how to get there. They just shuffle along, blame others and circumstances for their situations, and think someone will take care of them. That's called being a child. Children do what feels good at the moment, but adults devise a plan and stick to it.

**Dear Anne,**  
 Your debt required you to personally sign for it, right? So, it's all personal debt. The law is going to treat you exactly the same if you don't pay a Small Business Administration (SBA) loan as the law treats you with an unsecured personal line of credit. You're still going to get your butt sued, and they're still going to come take your stuff or garnish your wages. It's debt! The only way it's personal debt versus business debt is in your mind.

If I'm in your shoes, I'm going to live on as little as I can and pay this off like I was trying to pay off a house. If I made \$200,000 a year on investments, and everything was paid for except one of my investments, how quickly would I pay that one investment off? Two years. In your situation, surely you can live on \$100,000 a year!

—Dave

**PERSONAL VS. BUSINESS**

**Dear Dave,**  
 Do you view personal debt and business debt the same way? I have about \$210,000 in farm loans that are mostly tied up in land I rent to farmers. It's the only debt I have, and the rental prices supply me an income of about \$200,000 a year.

—Anne

*Dave Ramsey is America's trusted voice on money and business and CEO of Ramsey Solutions. 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.*

## 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., December: Yesterday's Cafe, Yankton, 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 Burleigh, 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.

**THIRD MONDAY**

- Servant Hearts Clinic**, a free, Christ-centered medical clinic, 5:30-8 p.m., 232 Capital St., Yankton.
- 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

## Webster DARE Graduation



SUBMITTED PHOTO

**Congratulations to the 5th Grade DARE Graduation Class of 2015 at Webster Elementary! The students graduated on Wednesday, December 9 in front of a large crowd of family and friends. The students learned good decision-making skills to help them lead safe and healthy lives. In addition, they are now empowered to respect others and choose to lead lives free from violence, substance abuse and other dangerous behaviors. Officer Shoburg is Webster's DARE officer and dedicates an enormous amount of time to Webster Elementary and the students. We appreciate his presence in the building and the relationships he is forming. We give a HOOT HOOT about Officer Shoburg and DARE!**

# Mount Marty College High School Oral Interpretation Contest Held

Mount Marty College hosted 13 area high schools for the annual Runner-Up Oral Interpretation Contest on Tuesday, Dec. 8. The contest was re-scheduled from the Dec. 1 original date due to the area's snowstorm.

The annual contest has been held at Mount Marty for more than 40 years and is designed for those students active in oral interpretation who had not advanced to the state festival held Dec. 4-5 in Sturgis.

Coaches and students representing Alcester-Hudson (ALC), Avon (AVN), Beresford (BER), Center-ville (CEN), Ethan (ETH), Irene-Wakonda (IW), Lennox (LEX), Marion (MAR), Menno (MEN), Parker (PAR), Scotland (SCT), Wagner (WAG) and Yankton (YAN) spent the morning in two preliminary rounds with the final rounds finishing in the afternoon.

Results of the contest are as follows:

**SERIOUS READING**

- Class AA — 1st: Blake Wieseler (YAN), 2nd: Sky Nockels (YAN)
- \* Class A — 1st: Maggie Barnett (WAG), 2nd: Caitlynn Lee (LEX), 3rd: Ahna Groen (LEX)
- Class B — 1st: Michele Schoenwald (MAR), 2nd: Jonathan Freeman (ETH), 3rd: Sammantha Schryvers (AVN)

**NON ORIGINAL ORATORY**

- Class AA — 1st: Steven Bray (YAN)
- Class A — 1st: Hope Johnson (BER), 2nd: Josi Bouza (WAG), 3rd: Max Bultena (LEX)
- Class B — 1st: Breanna Mehlhaf (MEN), 2nd: Elizabeth Johnson (PAR), 3rd: Brenna Roth (ETH)

**POETRY**

- Class AA — 1st: Haas (YAN)
- Class A — 1st: Sarah

- Logan (LEX), 2nd: Angel Kindsrogl (WAG)
- Class B — 1st: Josie Holzwarth (PAR), 2nd: Cody Brouwer (ETH), 3rd: Olivia Jurens (AVN)

**HUMOROUS**

- Class AA — 1st: Zoies Lee Marcotte (YAN), 2nd: Ryan Knight (YAN)
- Class A — 1st: Karissa West (LEX), 2nd: Madison Marquardt (LEX), 3rd: Jordan Drews (WAG)
- Class B — 1st: Shelby Stroman (PAR), 2nd: Matthew Freeman (ETH), 3rd: Grace Reiffenberger (PAR)

**STORYTELLING**

- Class A — 1st: Caitlynn Lee (LEX)
- Class B — 1st: Kaitlynn Skotvold (CEN), 2nd: Elizabeth Gullickson (PAR), 3rd: Jenna Grosdidier (ETH)

**READERS THEATRE**

- Class A — 1st: LEX, 2nd:

- BER
- Class B — 1st: Roth, Kruse, Kruse, Sonreb (SCT), 2nd: Katie Logue, Morgan Dallague, Colton Larson, Parker Orr, Kylie Jorgensen, Stina Larson (IW), 3rd: Hohn, Gustaafson, Feiner, Neshein (ETH)

**DUET INTERPRETATION**

- Class A — 1st: Jordan Drews/Josi Bouza (WAG), 2nd: Travis Klinkhammer/Jess Birgholtz (LEX), 3rd: Sam H./Allison Z. (LEX)
- \* Class B — 1st: Spencer/Edelman (MEN), 2nd: Tia Schmidt/Janae Gustafson (ETH), 3rd: Katelyn Warren/Sophie Scott (ETH)

The event was led by the MMC Department of Speech & Theatre, MMC faculty members Andy Henrickson and Georgia Talsma and MMC student Catherine Pratt. Judging for the event was conducted by high school coaches and current MMC students.

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