

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., January: Yesterday's Cafe, Yankton, 605-665-5956.

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio 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 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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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 a.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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Weight Watchers, 12:30 p.m., BC Conference Room.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 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.

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 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., Books & Beans, downtown 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

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

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
Open Cards, 12:45 p.m., The Center, 605-665-4685
NAMI (National Alliance on Mental Illness) Connections Support Group, meets at Yellow House, 1012 Walnut, 7-8:30 p.m. 661-4434.
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.

Lay The Foundation First!

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
We've read about your plan, and we're in pretty good shape financially, but we don't know what to do next. We have \$400,000 in a 401(k) for retirement, but we don't have an emergency fund or any other savings. The only debt we have is our house. What should we do about Baby Steps 4 and 6?

— Mary

Dear Mary,
You guys have done a great job of saving for retirement and staying out of debt. Let's go over the Baby Steps you mentioned. Baby Step 4 is putting 15 percent of your income into Roth IRAs and pre-tax retirement plans. Baby Step 6 is paying off your home early.

The thing that worries me is you've completely skipped Baby Step 3, which is having three to

six months of expenses in an emergency fund. This is money set aside strictly for emergencies, not vacations, toys or a new car. The problem right now is if you have a real emergency, you'll have to cash out your 401(k). If you do that, the government's going to penalize you 10 percent, plus your tax rate. That's about a 40-percent kick in the teeth just because you didn't do things in the right order!

Again, you're in pretty good shape overall, but in building your financial house you've put the roof on before you've laid the foundation. If I'm you, I'm going to temporarily stop my 401(k) contributions until I get my emergency fund fully loaded. By temporarily, I mean six months at



Dave RAMSEY

most. That way, you'll be covered when life happens without having to sacrifice your retirement savings!
—Dave

JUST WHAT SHE NEEDS

Dear Dave,
My daughter is a student and has \$13,000 in student loan debt. Recently, her grandparents dissolved an LLC, and they want to give her a gift of \$12,500. Should she use this money to pay off the loans, or invest it in a Roth IRA and keep working to pay off the student loans herself?

— Meg

Dear Meg,
Let's look at it this way. Pretend she didn't have any student loan debt. Would it be wise for her to borrow money on a student loan in order to invest in a

Roth IRA? Of course not. If you don't pay off the loans, and invest it instead, it's just like you borrowed money to invest. That's not a good plan.

Your daughter needs to get her student loan mess cleaned up, and this is the perfect opportunity to do just that. And I think it's pretty cool that God gave her what she needs to fix things. Besides, she can't do a Roth IRA, except to the point that she has an earned income, anyway.

The last thing this girl needs is a pile of debt waiting on her when she gets out of school. She's not in a position to be an investor right now. The minute she pays off her student loans, she should get to work on saving a pile of money for an emergency fund so she can complete her studies without racking up more debt!

—Dave

*For more financial help, please visit daveramsey.com.

SCHOLASTICS

Tripp-Delmont Schools

PERFECT ATTENDANCE
Seniors
Macey Fuerst
Kala Meisenhoelder
Rachel Soulek
Juniors
La Nae Fuerst

Freshmen
Austin Fischer
Michelle Nuss
Tanner Nuss

8th Grade
Tara Droppers
Samantha Faas
Kayla Neugebauer
Lauren Soulek

7th Grade
Alex Fischer
Whitney Fuerst
Victoria Scott

HONOR ROLL GOLD * DESIGNATES 4.0 GPA

Seniors
Kaitlin Buchholz

Drake Du Plessis
Macey Fuerst
Allison Mora
Dylan Peters
Rachel Soulek

Juniors
Liz Bitterman
La Nae Fuerst*

Sophomore
Cara Finck

Freshmen
Rebecca Brown*
Dustin Fischer
Patricia Fischer
Hannah Just*

8th Grade
Jessica Sandau
Payton Schafers*
Morgan Ziegler*

7th Grade
Laura Brown
Kelsey Buchmann
Tara Droppers
Ali Hanson
Kayla Neugebauer
Lauren Soulek

HONOR ROLL SILVER

Junior
Rachel Mora

Freshmen
Austin Bitterman
Nyssa Fechner
Aaron Torres
April Torres

8th Grade
Jeana Nuss

7th Grade
Alexis Gradeegerson

HONOR ROLL BRONZE
Seniors
Chris Cap
Katelyn Heisinger
Kala Meisenhoelder
Ricky Brunette
Brittany Smith

Juniors
Brice Caery
Kayla Kotalik

Freshmen
Tanner Nuss
Austin Fischer

8th Grade
Ashlea Fischer
Malorie Fischer
Julie Gilley
Kennedy Schatz

7th Grade
Logan Fechner
Noah Schafers

Iowa State Dean's List Released

AMES, Iowa — More than 5,908 Iowa State University undergraduates have been recognized for outstanding academic achievement by being named to the 2011 fall semester Dean's List. Students named to the Dean's List must have earned a grade point average of at least 3.50 on a 4.00 scale while carrying a minimum of 12 credit hours of graded course work.

From the area are:
• Alison Leigh Gamm, Graphic Design, Dakota Dunes
• Anne Elizabeth Hartnett, Pre-Business, Dakota Dunes
• Jenna Marie Norton, Child, Adult, and Family Services, Jefferson

Baylor University Honor's Lists Named

WACO, Texas — More than 3,200 Baylor University students were named to the Dean's Academic Honor List for the 2011 fall semester. To be named to the Dean's List, a student must be an undergraduate with a minimum grade-point average of 3.7, while enrolled in a minimum of 12 semester hours. A private Christian university and a nationally ranked liberal arts institution, Baylor is classified as a research university with "high research activity" by the Carnegie Foundation for the Advancement of Teaching. This blends with Baylor's international reputation for educational excellence built upon the faculty's commitment to teaching, scholarship and interdisciplinary research to produce outstanding graduates.

Included on the list was:
• Sarah Jean Cork, College of Arts and Sciences, Jefferson

USD Accounting Internships Placements Set

VERMILLION, S.D. — The University of South Dakota Beacom School of Business announced that 40 students accepted internships and full-time positions at several prestigious state and other Midwest accounting firms. Last fall, 14 accounting firms conducted interviews on campus, resulting in 25 student placements in internships and full-time positions. Additionally, 15 students were placed in internships or full-time positions through the Employment Services Office at the Beacom School of Business or through other means.

Area Students and their placements: Heather Tjeerdsmas of Springfield at KPMG L.L.P.; Abby Doorn of Vermillion, Erin Hasenbank of Elk Point and Derrick Martin of Wagner at Williams & Company, P.C.; Carly Hayes of Vermillion at Ernst & Young; and Randall Smith of Vermillion at Shuck, Bennett & Weber, L.L.P.

For more information about accounting at the University of South Dakota Beacom School of Business, please go to www.usd.edu/business/accounting or email: bschoolstudentsvs@usd.edu.

Creighton University Dean's List Released

OMAHA, Neb. — The following students from the area were named to the fall Dean's List at Creighton University for the fall semester of the 2011-2012 academic year.

- John Fitzsimmons of Jefferson, a sophomore College of Business student
 - Ryan Ford of Yankton, a freshman College of Arts and Sciences student
 - Amy Johnson of Yankton, a freshman College of Business student
 - Jill Mutziger of Yankton, a first year School of Pharmacy and Health Professions student
 - Michael Kotrous of Niobrara, a freshman College of Arts and Sciences student
 - Jenny Svancara of Orchard, a senior School of Nursing student
- Full-time students who earn a 3.5 grade-point average or better on a 4.0 scale are eligible for the Dean's Honor Roll.

Northwestern College Dean's List Released

ORANGE CITY, Iowa — Area students at Northwestern College in Orange City, Iowa, have earned spots on the Academic Dean's List for the fall 2011 semester.

The Dean's List is comprised of students who have achieved a semester grade point average of 3.50 or above while carrying a minimum of 12 graded hours. This semester, 413 students qualified for the Dean's List. Students who earned a GPA of 3.75 or higher are considered Collegiate Scholars, designated with an asterisk. Of the 239 Collegiate Scholars, 64 of them maintained a perfect 4.0 average and are recognized with a pound sign.

- Leah Mabee* is a senior and a biology health professions major at Northwestern College. She is the daughter of Mark and Tamara Mabee of Yankton.
- Michael Mabee* is a junior and a biology health professions major at Northwestern College. He is the son of Mark and Tamara Mabee of Yankton.
- Samuel Santos is a junior and a biology health professions major at Northwestern College. He is the son of Ricardo and Lori Santos of Yankton.
- Meghan Schuster* is a senior and a music major at Northwestern College. She is the daughter of David and Erin Schuster of Yankton.

Ludens-Sestak SCOTTSDALE, Ariz. — Katherine Ludens and Corey Sestak were married Oct. 14, 2011, in an outdoor ceremony at the Marriott Resort at McDowell Mountains with Phillip Waring officiating.

The bride is a graduate of the University of South Dakota, with a bachelor's degree in business administration. She is an accounts receivable representative with Orion Inc.

The groom is a graduate of USD with a bachelor's degree in business administration and marketing. He is an implementation consultant for Wells Fargo Home Mortgage.

Parents of the couple are Steve and Sheila Ludens of Sioux Falls and Gary and Marilyn Sestak of Tabor.

KYNT
AM 1450
MORNING COFFEE
WEEKDAYS
MONDAY-FRIDAY
Thursday, January 26
7:40 am Yankton Chamber (Carmen Schramm)
8:15 am Yankton Con/Vis Bureau (Lisa Scheve)
Friday, January 27
7:40 am Yankton P&D (Nathan Johnson)
8:15 am YHS Debate Meet (Leo Kallis)

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