

Dave Says

Pay The IRS First

BY DAVE RAMSEY

Dear Dave, My husband has his own business installing windows. As a result, we now have IRS and state tax debt. We're managing the payments, but where should these debts be placed in the debt snowball plan?



Dave RAMSEY

— Olivia
Dear Olivia, I don't usually cheat on the smallest to largest progression of the debt snowball, but I'd recommend moving these debts to the top of the list. Both state and federal taxes come with ridiculous penalties and interest rates, and the authorities at either level have virtually unlimited power at their disposal to screw with your life if something bad happens. The IRS can actually take

your money without suing you. So, you don't want to become a blip on their radar screen by being late with payments. Get it cleaned up as quickly as possible, Olivia. You don't want to mess around with these guys!

— Dave
Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. 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.

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
- Wil 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
- Pinocle**, 12:45 p.m., The Center, 605-665-4685
- Dominoes**, 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

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
- 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.

FIRST MONDAY

- Yankton Lions Club**, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694
- Hearthland 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

SCHOLASTICS

Yankton High School 2nd Quarter Honor Rolls

SECOND QUARTER 2013-2014

HONOR ROLL

- FRESHMEN**
Binde, Jace Alan
Bradwisch, Britney Anne
Brausey, Adrian Lynn
Braxton, Jeremiah Jeffrey
Bruckner, Shaelyn Pearl
Carlson, Emily Raine
Carr, Precious Rose Luella
Caruthers, Jaelyn Ellen
Castillo, Kellie Marie
Cayetano, Selena Guadalupe
Delvaux, Joseph Robert
Erickson, Chase Edward
Friedenbach, Camille Nicaela
Gilbery, Jeremy Scott
Hale, Lindsey Jeanne
Hauger, Jessica Ann
Henrickson, Madelynn Sue
Hiltunen, Elle Rae
Hudson, Kelsey Elizabeth
Kaiser, Alex Neil
Ketter, Alexander David
Kortan, Dylan Douglas
Kotalik, Oliver John
Lacey, Victor Isaac
Larson, Kade Michael
Logue, Marielle Salome
Lynde, Dylan Ray
Marlow, Robert James
Olson, Erin Rachel
Privett, Wesley James
Rausch, Dylan James
Ruffinott, Rose Mary
Schild, Keely Marie
Schlaefli, Cole William
Schwartz, Stephanie Anne
Slate, Treyson Jet
Stanga, Riley James
Steffen, Savannah Whitney
Stewart, Emma Elizabeth-Anne
Strahl, Tyler Douglas
Swensen, Kalle Nicole
Teel, Marcus Lawrence
Tramp, Darian Rae
Wagner, Haley Marie
Wenande, Drew Daniel
Wenzlaff, Gabriel Allen
White, Jesse Thomas
Wiener, Kaitlyn Joy
Wintz, Joshua Anthony
Wood, Elijah Aaron
- SOPHOMORES**
Abd Al Kreem, Bashir
Bilbrey, Ashley Marie
Binder, Landon James
Bockholt, Hannah Makay
Borgstrom, Henry John
Bouza, Michael Hunter
Busskohl, Savannah Marie
Christensen, Kourtney Lorraine
Curtis, Daniel G
Dannenbring, Gabriel Edward
Darcy, Robert Lawrence
Frick, Tanner John
Friedenbach, Laurel Alisa
Haak, Logan Gerald
Hatch, Alexandra Svea
Heine, Adam Gerhard
Heumiller, Samantha Marie
Hill, Thomas Alexander
James, Coleton Micah
Klimisch, Dylan Michael
Kulhavy, Ciara Jade
Lane, Lanae Grace
List, Cody James
Lucht, Jordan Joseph
Mace, Dylan Robert
Magana, Kevin
Maldonado, Michael Chase
Marsh, Noah Albert
Miller, Darian Marie
Muth, Colin James
O'Donnell, Denver Thomas
Oster, Logan Clark
Pearman, Rebecca Jo
Pierce, Payton Taylor
Savay, Blake Edward
Schmidt, Tyler Robert
Schrempp, Kacie Marie
Smith, Andrew Lowell
Smith, Jacob Matthew
Stemper, Zachary Bradley
Sundleaf, Mason Cole
Ugofsky, Alleysia Mary Jean
Vogt, Riley Shawn
Vorhagen, Cody Arthur
Watts, Tanner Eugene
Withrow, Alexander David
Zueber, Casey Jordan
- JUNIORS**
Adam, Wyatt Thomas
Albrecht, Kendyll Layne
Appelhaus, Jasmine O
Arens, Adam Joseph
Blagg, Mattie Rose
Borgstrom, Dylan Matthew
Cap, Kimberly Nicole
Carda, Samuel Kamp
Chavis, Michael Norman
Davis, Levi Austin
Duncan, Alexandria Maynell
Frank, Kaitlyn Marie
Geary, Cody Glen
Graves, Lauren Elizabeth
Hale, Brady Allen
Hoffman, Evan Atkins
Houck, Kess Rae
Hunhoff, Reid Marie
Johannsen, Lexie Mariah
Klein, Makayla Jade
Kleinschmit, Shelby Desirae
Lee, Shelby Darlene
Madsen, Mary Patricia
Olvera, Selena
Pacheco, Osmar
Preheim-Reindl, James
Chandler
- SENIORS**
Allen Jr, David Lee
Anderson, Jessi Leigh
Baker, Tristin Trae
Bender, Brooklyn Siobhan
Bicknell, Michelle M
Bos, Emily Leanne
Brinkman, Colton Joseph
Brown, Christopher William
Bushaw, Courtney Ann
Carrion, Amairis MaeAnn
Crandall, Alexander McNelis
Dolejsi, Brandon Lee
Feilmeier, Jennifer Marie
Frohreich, Colton Patrick
Greaver, Aliyah Christine
Gullikson, Mitchell Lewis
Gusso, Shayna Marie
Hanson, Kallie Grace
Hedges, Haley Ann
Hento, Luke Richard
Hidinger, Katelynn Loraine
Highland, Tyler Christopher
Hladky, Kaylie Marie
Kennedy, Tucker Eldee
Kotalik, Elsie Jane
Larson, Whitelee Irene
Loecker, Brooke Ann
Magnuson, John Lawrence
Mitchell, Andrianna Anese
Murphy, Allie Nikael
Nelson, Trevor Aaron
Ordaz, Martha A
Rodig, Katie Marie
Rowell, Kaylin Rae
Rueb, Taylor Jo
Ruzicka, Alisa Rose
Schaa, Katherine Grace
Scoblic, Tierney Camille
Smith, Carson Loretta
Smurthwaite, Ashley Michelle
Snoozy, Jasmine Denise
Stone, Brae Ann
Taggart, Tully Joe
Tronvold, Kady Linda
Ulmer, Kaley M
Zoss, Taylor Marie
- ROLL OF EXCELLENCE**
- FRESHMEN**
Anderberg, Jacey Lynn
Anderson, Stephanie Joan
Bak, Jordan Lee
Ballard, Mason Robert
Becker, Cortney Lynn
Bent, Keeli Shayne
Bertsch, Zoey Rochelle
Bisgard, Sophie Rose
Borstad, Zachary Joseph
Bratberg, Kaitlyn Marie
Bray, Steven Mark
Brockberg, Avery Aaron
Cameron, Hunter Thomas
Cornemann, Kami Sue
Cowman, Linze Marie
Crisman, Cheyanne Dawn
Cwach, Blake Joseph
Diede, Haleigh June
Eilers, Nichole Ann
Eskins, Ashley Ann
Everson, Ashley Ida Lyn
Fedde, Lilyanna Catherine
Frank, Turner Nicholas
Georgeson, Roger Layne
Goeden, Brock Gerard
Guthmiller, Kaitlin Helene
Hauser, Katie Marie
Hein, Nathan Steven
Heine, Belle Elizabeth
Heinemeyer, Haylee Marie
Hento, Allyson Nicole
Iiams, Alyssa Marie
Janda, Chance Aaron
Jansen, Samuel David
Jerke, Austin Joseph
Johnson, Isyck Hayes
Kanally, Samantha Ann
Kathol, Jordan A
Katterhagen, Kate Lynn
Keller, Austin Wayne
Kennedy, Kolbi Angela
Kinsley, Christopher James
Knox, Nikole Ann
Kokesh, Katrianna Emelyn
Kouri, Sophie Genevieve
LaFave, Matthew Dean
Lammers, Lucas James
Liebig, Kyra Rae
Lippert, Hunter Jon
Mason, Meryl Rae
McDonald, Haley Nicole
McDonald, Shannon Marie
McKee, Sophie Kaye
Mines-Alver, Devon Wayne
Miranda, Heidi
Moser, Rebecca Lynn
Mueller, Nicole Marie
Mueller, Tasha Rose
Munyer, Travis Justin Elias
Nooney, Madeline Sophia
Perk, Lauryn Elise
Radack, Shelby Lynn
Rehurek, Abbigale Rae
Rezac, Alexis Mae
Rezac, Kristen Ann
Rezac, Lauren Rose
Rucker, Rachel Ann
Rust, Benjamin Joseph
Sangster, Nathan Paul
Santiago, Mathew Robert
Sasse, Allurah Destiny
Sawtell, Dalton James
Saylor, Josie Irene
Schaeffer, Katina Ann
Schmidt, Kyle Harold
Schroeder, McKenzie Lauren
Schulz, Isaac Kevin
Shoberg, Natalie Marie
Shuey, Brandon Patrick
Simonsen, Samantha Jo
Skillingstad, Brady Michael
Steffen, Mason James
- SOPHOMORES**
Stephenson, Nathaniel Robert
Tessier, Madason Gene
Tramp, Dilyn Donald
Trezza, Mathew Antonio
Vogt, Chase Allen
Westerman, Kelsey Lee
Wubben, Morgan Ann
- JUNIORS**
Adam, Garrett Preston
Alarcon, Leslie
Arens, Jaclyn Mary
Barki, Jonathan Thomas
Barnes, David Michael
Bartlett, Abbygail Rose
Beckmann, Danielle Marie
Bergeson, Kyle Jonathan
Binder, Patrick Edward
Bisgard, Samuel Curtis
Blom, Brooke Madison
Bryan, Alex Marie
Cameron, Benjamin Lee
Carr, Tyler Lee
Chambers, Connor Brooks
Dangler, Madison Marie
Dannenbring, John William
DeWitt, Julie Adele
Doyle, Shannon Marie
Dvorak, Rachael Marie
Eilers, Meagan Kay
Ekeren, Charlotte Elizabeth
Eskins, Rachael Mary Louise
Evans, Jaalayah TaRae
Fanta, Paul Timothy
Fitzgerald, Matthew James
Franzen, Bailey Michelle
Goolsby, Katie Ann
Greeneway, Evan Jon
Hauer, Heather Ann
Holman, Rodney Jay
Jaquith, Morgyn Marie
Jones, Abigail Marie
Jones, Mahri Nicole
King, Betheny Catherine
- SENIORS**
Klimisch, Ethan Robert
Kotschegarow, Jessica Marie
LaFave, Nicholas Steven
Larson, Lindsay Marie
Lattea, Zachariah Lee
Layne, Julia Ann
Leshler, Story Catherine
Lillie, Kendall Sue
Lippert, Johanna Taylor
Logue, Madeleine Grace
Magnuson, Kimberly Iris
Mauch, Broc William
McNeill, Aesley Jane
Mines, Haley Joy
Moderegger, Cole Matthew
Moody, Malan Tyler
Newland, Cade James
Novak, Tyler Joseph
Orton, Rachel Marie
Osborne, Janae Maureen
Pajl, Jacquelyn Marie
Pearson, Elizabeth Paige
Pospishil, Callie Ann
Rockne, Lucas Russell
Rust, Elizabeth Marie
Ruter, Taylor Rae
Schmidt, Abigail Elizabeth
Schmidt, Danielle Jean
Selgestad, Jacob Erik
Seizler, Wilbur Michael
Shindler, Jason Dayne
Sprake, Andriana Holly
Steiner, Meggie Elizabeth
Stephenson, Charles Deacon
Sterk, Allison Lee
Thieman, Paige Regan
Thiesse, Allie Dale
Ulmer, Brad Alan
Wallis, Maggie Ann
Walter, Adam Heath
Weinandt, Patrick Joseph
Westerman, Erica Rochelle
Wieseler, Alex Christopher
Wootton, Kaylee Ann
Worm, Haylee Katherine
Wuestewald, Anna Barbara

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