

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
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., July: CJ's at the Lake. 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

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 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
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
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.
Bingo, 7-9 p.m., Yankton Moose Lodge, 310 Walnut (through summer)

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

Dave Says

Roommate Agreement With Family?

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,
My husband and I have been following your plan, and we're debt-free. Recently he invited his sister, her husband and their two kids to live with us. His brother-in-law recently lost his job, and he did this without talking to me first. I agreed after the fact, but do you think we need a roommate agreement or some kind of understanding while they stay with us? They have about \$70,000 in debt, and they haven't been very responsible with their money. — Amanda

Dear Amanda,
I've got to tell you there's zero chance that my wife or I would invite someone to live in our home without the other's knowledge and agreement. Pulling a stunt like that is just plain wrong, and you two need to get on the same page long before you try to move these people into your house.

Now, once you've straightened things out between the two of you, and if you're both in agreement, you need to understand that your purpose is to help these folks get back on their feet. Your home is not their home, and this is not an offer for them to stay as long as they like.

You're going to have to ensure that they're taking the steps necessary to straighten out their lives. This means working, and it means they start managing their money by living on a budget. Don't charge them rent, because the "rent" will be that they work and go over their finances with you. Plus, you put a limit on the time they're going to spend with you. Regardless of what happens, they're out and back on their own by a certain, specific date.

I wouldn't suggest allowing \$70,000 worth of time for them to get back on their feet. I'm thinking maybe four to six months, but don't let this thing drag on with no definitive end in sight. That will only cause trouble and hard feelings down the road. You guys might be able to pull this off and keep the relationships intact-if you set fair and loving expectations on the front end. — Dave

AN IRA CONVERSION?

Dear Dave,
I'm following your plan, and I've just completed Baby Step 3. I've got my emergency fund of three to six months of expenses in place, and I've paid off all my debts, except for the house, so I'm ready to tackle invest-

ing. I currently have \$100,000 in a traditional IRA. Should I convert this to a Roth IRA? — Levi

Dear Levi,
You'll have to pay taxes on the amount you withdraw, and that will amount to roughly a fourth of what you roll from a traditional IRA to a Roth IRA. If you move \$100,000, it will

cost you about \$25,000 in taxes.

If you have that kind of money saved above your emergency fund, and separate from retirement savings, then yes, I'd convert to a Roth IRA. Don't cash out your retirement or dip into your emergency fund. And please, please don't run out and borrow money to make it happen!

The traditional IRA is growing on a tax-deferred basis, while the Roth IRA would grow tax-free. So, if you can pay the taxes out of pocket, I say go for it! — 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.

**P&D CLASSIFIEDS
WORK FOR YOU!
(605) 665-7811**

**GIANT
SIDEWALK
SALE**
Friday • Saturday • Sunday
July 19th, 20th, 21st

SAVE UP TO **95%** OFF SUMMER FASHIONS
NEW MARKDOWNS!

WITH SELECT ITEMS AS LOW AS \$0.99!

\$2.99 SUPER SOFT BATH TOWELS	\$0.99 JEWELRY & HOUSEWARES
90% OFF BOOKS, GIFTS ACCESSORIES SLEEPWEAR & MORE!	\$0.99 LIP GLOSS/NAIL POLISH KIDS TOYS & GIFTS

OUR BIGGEST SIDEWALK SALE EVER!
Yankton Mall Sale Begins Friday at 10 AM

schweser's
Fashions For Less!
www.schwesersstores.com

Oldest Living S. Dakotan Sought

South Dakota Health Care Association's Century Club, in conjunction with KELOLAND Television, is honored to announce Dorothy Antritter of Watertown as the "2013 Centenarian of the Year!" Dorothy is anticipating celebrating her 109th birthday in November making her the oldest resident in the Club! She is the reigning Century Club's Centenarian of the Year from last year's recognition.

Dorothy, the daughter and last surviving child of Charlie and Louise (Pfefferle) Antritter, was born Nov. 25, 1904, in Round Lake, Minnesota. Dorothy's father emigrated from Germany in 1885 when he was 8; her mother at the age of 5. Dorothy remembers her family singing German songs, some of which Dorothy will still sing when asked.

For six years, the Antritter Family lived in Moose Jaw, Saskatchewan. Dorothy said that she had to take 2nd and 3rd grades twice because the U.S. education system was behind. But, she also noted, that upon return to the states, she skipped the eighth grade! She says, "I never took 8th grade!" Dorothy was also on the Watertown Arrow basketball team and when asked if she was good she replies, "Well, I was the tallest and wore a size 11 shoe! They only played against classes in their school, seniors against juniors." Which meant she played against her sister, Ruby, who passed away at the age of 108. Remembering her school days, Dorothy still recalls the high school she attended being across the street from where she resides today.

Dorothy worked for Alan Austin as a legal secretary for many, many years and retired

in 1967. In response to how well she did her job. Dorothy responded, "I was good! I was the highest paid secretary in the office! My paycheck was \$50 a month." When asked what she did, "I pounded the typewriter just like any other secretary, but I had to do shorthand first." She has never used a computer but recalls the first time she used an electric typewriter — it scared her to death because it went so fast and jumped right out at her. Dorothy exclaims, "I walked to work, back and forth from lunch and home again, ten blocks one way! Do you think anyone does that today?"

Jeralean Talley, age 114, of Inkster, Mich., is currently the oldest living American and third-oldest person in the world, according to the Gerontology Research Group — <http://www.grg.org/> — which keeps a list of the world's oldest people.

The Century Club is a creation of the South Dakota Health Care Association and has recognized over 1,000

South Dakotans since its beginning in 1997. Century Club sponsors created the Club to recognize both the contributions and the years of these special individuals. The Century Club is as its name states ... a club. Therefore, there may be older people in the state that have not yet been inducted by a family member or loved one into the Century Club.

The Century Club is open to residents of South Dakota upon the celebration of his or her 100th birthday. There are no dues and every inductee receives a specially designed certificate and membership card signed by sponsors. Once a year, the current oldest living Century Club Member is recognized as the "Centenarian of the Year." Submit names for the Century Club by visiting www.sdhca.org and downloading a Century Club Application or call LuAnn Severson, Century Club Coordinator, at 1-800-952-3052.

Yankton Transmission Specialists
• Transmissions • Drive Lines
• Transfer Cases • Differentials
2409 East Highway 50
(605) 665-1175
2 Year/24,000 Guarantee

Stay Dry This Summer...
Dehumidifiers
Now On Sale at...
Larry's APPLIANCE
920 Broadway Yankton, SD • 665-9461 • 1-800-491-9461