

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  
**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  
**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

**LAST THURSDAY**

**Yankton Connecting Artists**, 7 p.m., GAR Hall Gallery, 508 Douglas, Yankton. For more information, call 605-857-0896.

**FRIDAY**

**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  
**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 to the public)  
**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**

**Yankton Toastmaster Club 1294**, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.  
**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  
**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  
**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  
**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

**Dave Says**

**Hands Off The 529 Plan**

BY DAVE RAMSEY

**Dear Dave,**  
 My wife and I have \$25,000 in credit card debt, \$2,500 in medical bills and \$89,000 each in student loan debt from when we each got our masters' degrees. We make about \$100,000 combined. Our son is 6 years old, and we have \$18,000 in a 529 plan for him. Should we use that money to pay off debt instead?  
 —Sean

**Dear Sean,**  
 I wouldn't do that if I were you. You'll get destroyed with penalties, because if you take money out of a 529 for anything other than college, you'll be taxed at your current tax rate and hit with a 20 percent penalty. The other thing is you'll have this weird feeling that you took money away from your kid.

Technically, it's your money. You put it there. But when you did, it was in your child's name. Plus, that doesn't really solve your problem. You've got a ridiculous amount of debt, and that little bit won't move the needle very much. Having more money in your hands isn't the big answer here. What you both need is a behavior change when it comes to money. My advice is to leave the 529 alone.



Dave  
**RAMSEY**

those masters' degrees can provide you with more money than you're currently making.

It can be done, Sean, but it's going to take a lot of hard work and discipline. It may even take four or five years to get this mess cleaned up, but you can't keep living without a plan!

—Dave

**FINDING 12 PERCENT**

**Dear Dave,**  
 Where can I find mutual funds with a 12 percent rate of return?

—Jason

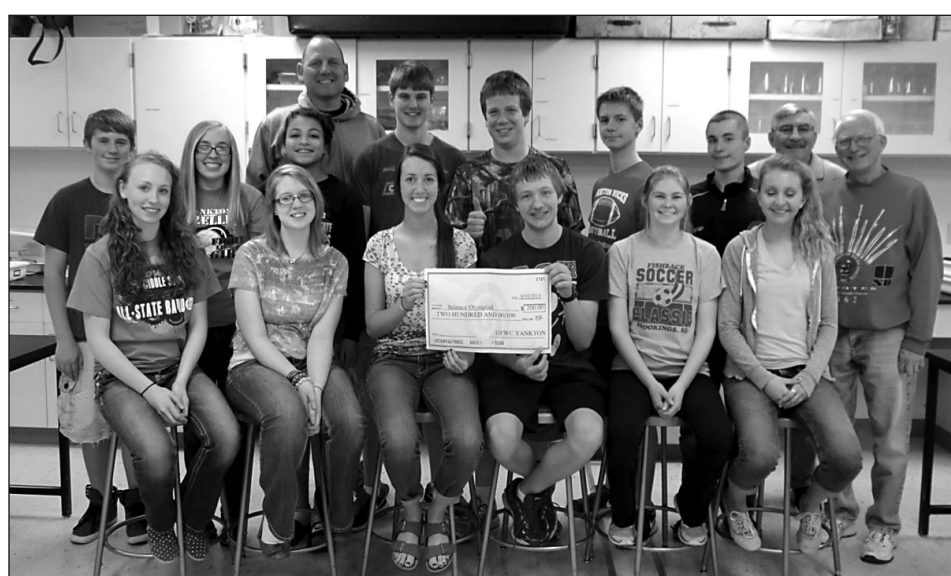
**Dear Jason,**  
 There aren't a lot of them, but they are out there. Currently, there are about 8,000 different mutual funds floating around. You have to get online and do some serious research, or talk with an investing professional with the heart of a teacher, but I own several mutual funds that have an average annual return in excess of 12 percent over the lifetime of the fund.

Now, do they make that every single year? Of course not. The figure I'm talking about is an average. I own one in particular that has done that for about 70 years. But the stock market in general has averaged just under 12 percent a year since its inception. So yes, with solid research and due diligence on the part of the investor, it is possible to get that as an average annual rate of return!

—Dave

\* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. The *Dave Ramsey Show* is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

**Supporting Science Olympiad**



The GFWC recently donated \$250 to Science Olympiad. Shown is the Science Olympiad Team and coaches Brooks Schild, Robert Medeck and Tom Merrill. This money was raised through the GFWC Yankton Fashion Show.

SUBMITTED PHOTO

**Harpist To Play At United Church Of Christ**

A special musical treat this Sunday, Aug. 3, at the United Church of Christ (Congregational), located at 5th and Walnut, Yankton, will be harpist Clarence Larson from Mitchell. The accomplished musician will begin playing at 9:45 a.m. and then perform a special number, the offertory and postlude. Senior Pastor Rev. Molly Carlson will lead the time of worship. Everyone is welcome. Do stay for fellowship immediately after the service.

**Free Scavenger Hunt Offered**

You can participate in the Discover Bon Homme Scavenger Hunt, at your leisure, and win some Chamber Bucks. Stop in at the Art & Antique Gallery at 1610 Main in Tyndall and pick up a free hunt list any time during regular business hours Wednesday through Friday 9:30 a.m.-5:30 p.m. and Saturday 9:30 a.m.-4 p.m.

This is a great activity for the family or if you have guests for the weekend. This hunt will take you through all five towns of Bon Homme County—Avon, Scotland, Springfield, Tabor and Tyndall. There is no deadline to finish the hunt.

When you have completed the list and found ALL the sites, stop back in at the Art & Antique Gallery during regular business hours and pick up your prize of Chamber Bucks.

To learn more about Discover Bon Homme, see us at www.discoverbonhomme.com.

**Garden Webinar Scheduled For Aug. 13**

BROOKINGS — S.T.E.M. (Science Technology Engineering Math) in the Garden, a garden-based education curriculum developed by the School Garden Project of Lane County, Oregon, is the feature for this month's SDSU Extension garden educator webinar.

The webinar is scheduled for Aug. 13 from 4-4:30 p.m. CST/3-3:30 p.m. MST. School teachers, after-school and summer garden program leaders and

helpers are all encouraged to participate. This is the third season of SDSU Extension's webinar programs targeting teaching garden educators.

The program, presented by Chris Zdorovtsov, SDSU Extension community development field specialist, will feature the six-module series that encourages exploration and inquiry in the garden. Lessons focus on plant parts and needs, garden harvest and preparation, locally-based foods

systems, soil, garden development and planning, and the garden ecosystem.

Webinars are scheduled on the second Wednesday of each month. To participate in the Webinar, visit www.iGrow.org/events and click the link within the event posting. Participants are encouraged to log in within 15 minutes of the specified time, especially when participating for the first time.

**SCHOLASTICS**

**TALLIE CASSANOVA**

IOWA CITY, Iowa — Tallie Cassanova, a native of Yankton, received a MSW-Social Work degree from the University of Iowa at the close of the 2014 spring semester. Approximately 5,000 degrees were awarded at the end of the semester.

**REUNIONS**

**GOTTLIEB WEISSER REUNION**

Descendants of Gottlieb and Rosina (Hauck) Weisser will be having a family reunion Saturday, Aug. 2, beginning at noon and going until possibly evening at the Delmont Steak House in Delmont. Please RSVP to (605) 583-4627 as soon as possible.

**PETERSON-BERQUIST-LARSON REUNION**

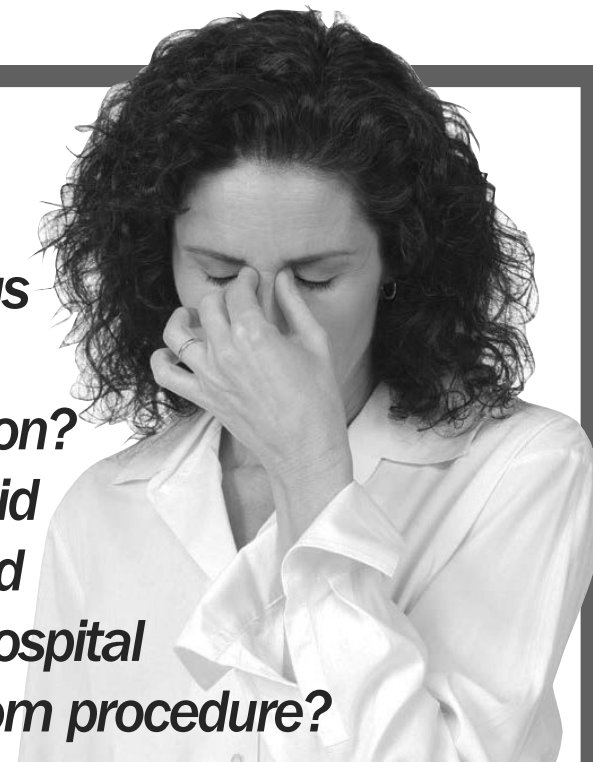
The Peterson-Berquist-Larson reunion will be held in Gayville on Sunday, Aug. 3, at the Gayville Community Center at noon.

There will be a potluck dinner. Those attending are asked to bring their own dishes and silverware. Beverages will be furnished.

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David J. Abbott, M.D.  
 Board Certified Otolaryngologist



Micah M. Likness, M.D.  
 Otolaryngologist



Beth J. Beeman  
 Au.D., CCC-A



Todd A. Farnham  
 Au.D., CCC-A



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