CALENDA

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 be-

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,

Porchlight, 8 p.m., non-smoking closed session, United Church of Christ,

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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

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.,

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion
The COMMUNITY CALENDAR appears each Monday and Thursday.

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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)

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH,

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., Fry'n Pan Restaurant, Yankton, 605-

Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant,

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

SAC Set To Offer Free Demonstrations

The Summit Activities Center will be offering free demonstrations on all weight and fitness equipment for both adult and youth ages 12-14 years. The demonstrations will be conducted by Summit Activities Center weight and fitness staff and are open to all SAC members

A youth weight and fitness demonstration will be held on Saturday, June 8, at 11 a.m. Youth participants, ages 12-14 years, that complete the class will be allowed to use the weight and fitness area at the SAC. Parents of youth participants are required to

An adult weight and fitness demonstration will be held on Saturday, June 22, at 11 a.m.

To sign up for the class or request further information, call 668-5234 or stop by the Summit Activities Center at 1801 Summit

Dave Says

It's Time To Pay Off Your Debts

BY DAVE RAMSEY

I'm retired, and I have \$400,000 in an IRA that's earning 10 to 12 percent. The only debt I have is \$20,000 on a home equity line of credit, and my home is worth \$500,000. Should I pay off the home equity loan using funds from my IRA? —**Janet**

Dear Janet.

Wow, you have a half-million dollar home on the line for only \$20,000? There's no way I'm going to have a \$500,000 asset pledged for that kind of money. No way! If I were in your shoes, I'd pay off the loan today.

You're obviously a smart lady. You've got an IRA that's busting it, and this little loan is the only thing standing between you and complete financial freedom. But that loan represents risk you don't need in your life. I know you probably haven't been lying awake at night worrying over it, but you're going to have a wonderfully weird experience when you knock this thing out. A wave of peace is going to wash over you, and you're going to feel lighter and more liberated than ever before.

Your retirement isn't at risk, and it won't cost you much money. Pay it off today, Janet, and discover the true meaning of financial peace! —Dave



RAMSEY

Dear Dave, How do you feel about an exchange-traded fund

(ETF) as an investment device? -Charles

Dear Charles, The main reason to do an ETF is it allows you to trade your stocks or mutual funds easily and often. I can't recommend them because I don't advise buying and selling all the time where your investments are

concerned. In most cases, getting into this kind of thing implies that you're trying to time the market. It means you're trying to buy at the low point and ride them up to the high point. Based on my understanding of the market, I'm a buy-and-hold kind of guy. So, I have no need for ETFs whatso-

Dear Dave,

I have \$2.400 in transmission repair work that needs to be made on my old truck, and I don't have the money to pay for it. I tried to get a loan, but was turned down. I'm single and make \$26,000 a year. Do you have any ideas?

Dear Eric,

As you probably know, I teach people not to borrow money. So, I'm glad you were turned down for the loan. That's the last thing you need in your life right now, plus the terms of the loan would've been a rip-off.

My advice is to sell the truck as-is. You probably could still get between \$500 and \$1,000 for it. Combine that with as much money as you can save in the meantime. This could put you in a little beater that would last a while, then save up some more and get a nicer beater a few months down the road.

Sell the truck, save money and work your way up through some better vehicles. That's what I had to do years ago in a very similar situation! —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.

SCHOLASTICS

ALEX WAGNER



BROOKINGS -Alex Wagner of Utica was awarded the Maxine Tofte Memorial Scholarship for the 2013-2014 academic year at South Dakota State University.

Wagner is a jun-Wagner

ior majoring in ag business at SDSU, where he is active in the Economics Club. He is the son of Warren and Kathy Wagner and is a 2012 graudate of the Yankton High School.

Maxine A. Tofte was born on December 27, 1931, in Volga, the daughter of Frank and Lunetta (Stinehart) Goodfellow. She lived her entire life in the Bruce area, attended public high school there and graduated in 1949.

She was united in marriage to Carold T. Tofte on January 8, 1950, in Bruce. Following their marriage they farmed in Sterling Township in Brookings County. In 1953, they moved into Bruce and entered into a partnership with her father in the Goodfellow-Tofte Livestock, Wool & Fur business.

Following the deaths of her father in 1969 and Carold in 1976, she took over the management of the family business, which had expanded to include Tofte Trucking. She became president of the Bank of Bruce in 1976, where she was employed until her retirement in

Her adventurous spirit and love of travel took her to all the continents of the world, including Antarctica. Her love of people, especially children, was shown ity to her nieces and nephews. She died on August 30, 2001 from injuries sustained in an automobile accident.

HANNAH LAMBERTZ



Lambertz

Hannah Lambertz is the recipient of a one-time two-year scholarship award which was created in memory of George and Kay Means, long-time Yankton residents and business owners.

George Means' parents made a life-altering decision when, in 1929, they moved their entire family from Carthage, SD to Yankton so that a daughter, Vera, could attend Yankton College. She fulfilled that wish, as did George when he graduated in 1941 with a major in music. While attending YC he met Kay Berry, who came from Armor to pursue her own higher education and graduated in 1942, teaching in Norfolk, Neb. briefly before marrying George. They joined George's parents in the family owned dry-clean-

ing business in Yankton, then in 1956, opened their own family business, George Means Men's Fine Apparel, a downtown destination until 1996. George was a City Coun-cilman, a SD Legislator and Kay was a member of the YC Board of Trustees as well as many other community organizations. Both were highly generous and philanthropic; George passed away in 2008 and Kay in 2012.

In their honor and memory, this scholarship was created.

Hannah Lambertz will be a junior at the University of South Dakota in the fall of 2013. She is pursuing a career in fine arts/performance arts thus meeting the criteria created by the donors of the George and Kay Means Scholarship. In addition to her academic work, Hannah is an assistant in the Fine Arts Department of the University during the summer. A multitalented young lady, Hannah is well-known in the Yankton community for her involvement in high school vocal and instrumental performances as well as her many appearances on the stage of the Lewis and Clark Theatre.

Yankton College is pleased to have facilitated presenting this significant award to a young woman of Hannah's character and attributes

BON HOMME

Bon Homme High School Honor Roll 4th Quarter — 2012-13 Merit Roll (all grades of A+ and A) Juniors — Hannah Buchholz,

Freshmen — Maddison Hajek,

Morgan Rotschadl, Shannon

'A' Honor Roll Seniors — Dustin Cuka, Grace

Eben, Christine Garness, Stacey Giedd, Tanner Hajek, Daniel Jelsma, Les Jelsma, Elizabeth Karge, Ross Kortan, Karlee Kozak, Jody Kriz, Kodi Larson, Michael Massey, Mitchell Merkwan, Tucker Peschl, Zachary Schwartz, Lincoln Stoebner, Alec Weber

Juniors — Dmitriy Dobrovolskiy, Dillon Frasch, Sarah Heusinkveld, Alexi Malatare, Emily Pechous, Shawna Rezac, Kelsey Sutera, Danielle Tycz, David Tycz, Alexandra Vlcek

Sophomores — Cole Cahoy, Lucas Crownover, Nicholas Jelsma, Erica Mendoza, Elizabeth Mitzel, Jaclyn Rothschadl, Carly Sternhagen, Duncan Stoebner, Hunter Young

Freshmen — Alie Adams, Allison Carda, Allison Everett, Alan Haataja, Jr., Danielle Johnson, Tyler Kaul, Veronica Sanders, Michelle Sestak, Joshua Vaith **'B' Honor Roll**

Seniors — Dane Boeckman, Selena Davis, Sawyer Fridrich, Zachariah Heesch, Braden Klinnert, Dylan Manas, Mark Millin, Thomas Mitzel, Tyler Nedved, Shelly Radack, Steven Smith, Blasé Vanecek, Ashley Vogt Juniors — Dakota Bodden,

Megan Burbach, Garrett Dvoracek, Joseph Jaeger, Courtney Jaqua, Kayla Kloucek, Ethan Kniffen, Lexie Ludens, Vanessa Navratil, Tyra Patzlaff, Ty Radack, Autumn Ramsdell, Scott Van Winkle Sophomores — Justin Ave,

Brendan Bares, Kendra Brewer, Karl Fiedler, Chelsey Hisek, Kelsey Hovorka, Elizabeth Kubal, Megan Langley, Kolby Mach, Logan Rothschadl, Madison Schwartz, Zachary Sutera, Brooke Van

Freshmen — Alexander Caba, Courtney Eddy, Anna Heusinkveld, Annie Hoerth, Dustin Johnson, Morgan McAllister, Carter Mecham, Jena Rezac, Paige Schuurmans

Bon Homme High School 2nd Semester Honor Roll 2012-13 Merit Roll (All grades of A+ and A)

Seniors — Elizabeth Karge Juniors — Dmitriy Dobrovolskiy, Austin Kaul

Freshmen — Maddison Hajek, Morgan Rothschadl, Shannon Sedlacek 'A' Honor Roll

Seniors — Dustin Cuka, Grace

Eben, Tanner Hajek, Daniel Jelsma, Les Jelsma, Karlee Kozak, Kodi Larson, Michael Massey, Mitchell Merkwan, Tucker Peschl, Zachary Schwartz, Lincoln Stoebner, Alec Juniors — Dakota Bodden, Han-

nah Buchholz, Sarah Heuskinkveld, Alexi Malatare, Vanessa Navratil, Tyra Patzlaff, Emily Pechous, Shawna Rezac, Kelsey Sutera, Sophomores — Justin Ave, Cole

Cahoy, Lucas Crownover, Nicholas Jelsma, Elizabeth Mitzel, Jaclyn Rothschadl, Carly Sternhagen, Duncan Stoebner, Hunter Young

Freshmen — Alie Adams, Alli-son Everett, Alan Haataja, Jr., Tyler Kaul, Veronica Sanders, Michelle Sestak, Joshua Vaith 'B' Honor Roll

Seniors — Dane Boeckman, Sawyer Fridrich, Christine Garness,

Stacey Giedd, Zachariah Heesch, Braden Klinnert, Ross Kortan, Jody Kriz, Dylan Manas, Alex Martin, Mark Millin, Thomas Mitzel, Tyler Nedved, Shelly Radack, Steven Smith, Ben Sparks, Blasé Vanecek, Ashley Vogt

Juniors — Taylor Ahrens, Megan Burbach, Garrett Dvoracek, Joseph Jaeger, Courtney Jaqua,

65th Annual CZECH DAYS Tabor, South Dakota June 21 and 22, 2013 June 21st - Giant Parade - 1 p.m.

Website: www.taborczechdays.com **Tabor Chamber of Commerce**

Caitlin McLouth, William Minow, Ty Radack, Autumn Ramsdell, Danielle Tycz, Scott Van Winkle Sophomores — Kendra Brewer,

Kayla Kloucek, Lexie Ludens,

Karl Fiedler, Kelsey Hovorka, Elizabeth Kubal, Karen Olson, Brianna Pesek, Madison Schwartz, Zachary Sutera

Freshmen — Alexander Caba, Allison Carda, Courtney Eddy, Annie Hoerth, Danielle Johnson, Dustin Johnson, Kohl Kubal, Morgan McAllister, Carter Mecham.

Jena Rezac, Paige Schuurmans

Bon Homme Middle School Quarter 4 Honor Roll 2012-13 Merit Roll (A+ and A)

8th Grade — Samuel Caba, Haley Frank, Kade Hellmann, Deann Jelsma, McKeely Merkwan, Sierra Mesman, Jennifer Schmidt, Zachary Sykora, Cole Uecker 7th Grade — Colin Adams,

Kaleb Crownover, Rachel Sestak 6th Grade — Erika Bruna, Jared Buchholz, Emily Cap, Emily Duffek, Macy Hajek, Beau Rothschadl, Joshua Schmidt

'A' Honor Roll

8th Grade — Breanna Dockendorf, Cole Heidemann, Chase Kortan

7th Grade — Cole Goehring, Nathaniel Klinnert, Noah Schenkel, Bryce Scieszinski 6th Grade — Tanner Carda,

Zachary Cuka, Madison Hall, John Kubal, Joseph Slama 'B' Honor Roll

8th Grade — Austin Kotalik, Austin Millin, Nicholas Rokusek, Nathan Schenkel, Clay Wittmeier

7th Grade — Paige Eddy, Chloe Garry, Timothy Hajek, Anton Hejna, Jordan Jaqua, Bailey Kortan, Maloree Lanphear, Mace Merkwan, Emily Tycz

6th Grade — Amber Brewer, Rose Cooper-Hobelheinrich, Lindsay Dickman, Elita Eastman, Cole Hartman, Gianella Lozano, Chase Muller, Jessica Nestor, Bethanie Nixon, Nolan Patzlaff, Christian Uecker

Thank You!

I want to thank all the relatives, friends and neighbors for coming to my birthday party. Also, thanks for the many cards, gifts and well wishes extended to me. It was all very much appreciated.

Earl Morman

SUMMER FUN

The Center To Host Casino Trip

The Center, 900 Whiting Drive in Yankton, is organizing a Grand Falls Casino trip to Larchwood, Iowa, for Monday, June 10.

The bus will leave The Center

For more information, contact Christy Hauer at (605) 665-4685 or director@thecenteryankton.org/.

at 8 a.m. and return home by 4 p.m. You must be 18 or older to





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Rates vary based on the term of the loan and autopayment from an FNBSD account.