

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

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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158
Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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.

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

Night At The Museums Set

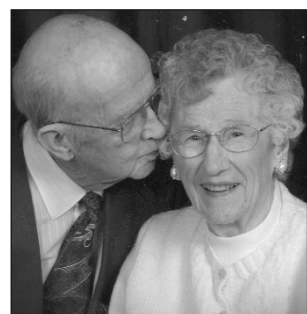
The Dakota Territorial Museum, Yankton College, Cramer-Kenyon Home, Yankton Area Arts, and the Yankton Community Library are partnering to bring "Night at the Yankton Museums" to our community on Thursday, June 19, in celebration of South Dakota's 125th admission into statehood.

The evening begins at 6 p.m. at the library, 515 Walnut Street. After a brief explanation of the evening's events, the three groups of 25 participants will travel at their allotted time to each of the three museums, the Dakota Territorial Museum, Yankton College and Cramer Kenyon Home. At each museum, a docent will facilitate a brief tour and discussion

BIRTHDAYS

WILBUR FOSS

Wilbur and Elizabeth Foss of Scotland will be having a "three-day celebration" on Sunday, June 15, at the Foss residence. Wilbur will be celebrating his 93rd birthday on June 15, and he and Elizabeth were married on his birthday 68 years ago. June 15 is also Father's Day. The couple's daughter and granddaughter will make all arrangements for the family party.



Wilbur & Elizabeth Foss

which will allow participants to gather "clues" that will help them solve the "puzzle" we have put together.

The evening will end at Yankton Area Arts where the final clues will be given and participants will be invited to give their puzzle solutions. Participants of all ages are invited, and families are encouraged to attend. You must have transportation available to travel to the museum sites.

This is a ticketed affair and open to only 75 people. Tickets are now on sale and can only be purchased at the Yankton Community Library, 515 Walnut.

Sponsors of Night at the Yankton Museums are South Dakota Magazine and Hy-Vee. All proceeds will be donated to the Yankton's South Dakota Wagon Train event which takes place in September.

For more information, call the library at 668-5276.

Dave Says

On 401(k)s, Just Roll The Money

BY DAVE RAMSEY

Dear Dave,
How should I handle my 401(k) when moving from one job to another?
— Tracy

Dear Tracy,
I would roll it to an IRA. Your new company, if you move it there, will have limited choices for your 401(k). You'd also probably have a lengthy waiting period for verification and the potential add-on fees and taxes.

Plus, with an IRA you can cash it out if something really bad happens. But I rarely ever advise people to cash out their IRAs. The only exceptions are extreme cases, like to avoid bankruptcy or foreclosure. Even then, hardship withdrawals are very difficult to get. And again, this kind of thing should never be done except in an absolute, worst-case scenario.

Just roll your money into a traditional IRA, Tracy. It's called a direct transfer IRA, and that way there will be no taxes on it. You want the money to go directly from the 401(k) to the IRA. Then, you'll have the freedom to choose from about 8,000 mutual funds and move the money around, if you like.

In other words, you're in control. That's the way it should be when it comes to your money!
— Dave



Dave
RAMSEY

Dear Julie,
I don't think so. In five or six years, it'll be their turn and you guys will be spending that kind of money on them, too. That's the way it is with teens.

Here's a question for you. When the 15-year-old is 23, and you're buying prom dresses and all the other teenage stuff for the younger kids, are you going to turn around and give the older child extra money just to "even things up"? Of course not-that would be silly. She had her moment in the sun, and now it's their turn.

Just make sure you hug on all of them equally, and let them know you love them!
— Dave

and nine. With our oldest starting high school and just being a teenager, we're spending lots more money on her than the others. It's almost like she's the favorite child. Should we spend more on the other kids to make things seem a little more fair?
— Julie

Dear Karen,
I don't think so. I mean, it's not against the law or anything like that. I just don't think it's a good idea. I wouldn't do it, and I wouldn't suggest taking the trip then rolling it into your debt snowball either. I know this probably sounds mean, but I'm just not a big romantic when it comes to people who are deeply in debt.

A rare exception may be a situation where you have a really small debt snowball and a nice, fat income. But most people in your shoes have average incomes and mountains of debt. On top of that, they want to take a big celebration vacation? I would say no.

At some point you have to stop the spending and concentrate on getting your finances in order. Besides, you've got a lifetime together to take romantic vacations and celebrate your marriage. Just wait until you can afford something like that. Trust me, you'll enjoy it even more!
— 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*. His newest best-seller, *Smart Money Smart Kids*, was written with his daughter Rachel Cruze, and recently debuted at #1. 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.

WAIT FOR IT

Dear Dave,
Would it be okay to go on a tenth anniversary honeymoon while we're working on our debt snowball?
— Karen

IT ALL EVENS OUT

Dear Dave,
We have three children, ages 15, 10

SCHOLASTICS

CAITLIN HOF

STORM LAKE, Iowa — Caitlin Hof, from Yankton, was named to the Dean's List for the Spring 2014 semester at Buena Vista University. Students named to the Dean's List must have a minimum grade point average of 3.5 for the semester, based on a 4.0 grade point system, and must have taken at least 12 hours of coursework.

ROSALINDA REGALADO

SPEARFISH — Rosalinda Regalado, of Yankton was named by the Office of Academic Affairs at Black Hills State University to the spring 2014 dean's list. A total of 734 students maintained a grade point average of 3.5 or above while taking at least 12 credit hours to be named to the list this semester.

SOUTH DAKOTA STATE UNIVERSITY

BROOKINGS — The following students have been named to the dean's list for academic excellence during the Spring 2014 semester at South Dakota State University. To earn dean's list distinctions in SDSU's colleges, students must have completed a minimum of 12 credits and must have earned at least a 3.5 GPA on a 4.0 scale. Students with an asterisk received a perfect 4.0 GPA.

- Alcester
Carlson, Austin Clay
Merrick, Lance Farley*
Ronning, Jessica Lynn
Heiman, Rick Scott*
- Armour
Lau, Chad Philip
Lau, Kendra Lynn
Solko, Stacy Elizabeth*
Holbeck, Michelle Ann*
Blume, Danielle Rae*
Mingo, Michael James
Preheim, Michael Donald*
- Avon
Hento, Kelsey Jo
- Beresford
Carlson, Christy Lynne*
Larson, Alyssa Ann
Carnes, Hannah Marie
Mochel, Jonathan Taylor*
Camacho, Emily Ryan*
Mohr, Christopher Michael
Carnes, Crystal Joy*
- Bloomfield, Neb.
Kauth, Morgan Joseph*
- Centerville
Hoffer, Krista Lynn*
- Chancellor
Klock, Allyson Emma
Olson, Mark Daniel*
Wipt, Katelin Marie
Matthies, Tyler Scott
Decker, Vanessa Grace
Wipt, Emily Dawn
- Crofton, Neb.
Peitz, Matthew John*
Goeden, Henry Jacob*
- Dakota Dunes
Jacobson, Paul William
Funck, Shyler Marie
Saager, Haley Ann
Olson, Shelby Ann*
Rasmussen, Nicole Lindy
- Dimock
Bialas, Myles Lee*
- Elk Point
Dennison, Casson Alexander

- Meadows, Mariah Noel
Donnelly, Taylor Christine*
Chicoine, Anna Marie
Chicoine, Corey Roland*
Klinkhammer, Hannah Cathleen
McLaury, Bobbie Jean*
Truhe, Audrey Anna
Wurtz, Michael John*
Larsen, Shelby Liana
Murphy, Allyson Leigh
Schuh, Elizabeth Rose
Tow, Sarah Anne*
Donnelly, Jenna Nicole*
Klinkhammer, Mackenzie Marie*

- Freeman
Gering, September Rose*
Waltner, Taylor Leigh
Rinehart, Brooke Ann
Ruml, Stefanie Nicole
Lang, Caleb Gene*

- Gayville
Erickson, Morgan Carol
Bye, Nicole Ann*

- Geddes
Dyk, Anthony Evan
Millar, Lauren Elizabeth*
Porter, Jenetta Leigh*

- Hartington, Neb.
Guy, Kayla Marie
Kramer, Brittany Ann

- Hudson
Kaskie, Andrew Paul*
Kloster, Jacob Sterling*

- Hurley
Sherard, Allison Anne
Ihnen, Lindsey Marie

- Irene
Hora, Andrew Robert*

- Lesterville
Kruse, Morgan Marie

- Marion
Schoenwald, Abby Marie
Adrian, Hannah Marie*
Andersen, Kaycee Leigh
Becker, Shayne Doyle*
Waltner, Trey Jon

- Menno
Mehlhaf, Lucas Carl
Stepanek, Kaleb Earl*

- Newcastle, Neb.
Jacobs, Devin Raye

- Oliver
Grosz, Connor Michael
Roth, Mariah Lee

- Parker
Orgill, Connor Joseph
Sandman, Lexys Leigh
Leber, Kimberly Marie*
Gusso, Courtney Lynn*

- Parkston
Reiser, Jenna Joy
Kurtz, Dana Kathleen*
Weber, Amber Renee

- Platte
Fernholz, Erin Elizabeth
Foxley, Blake Steven
Wynia, Rochelle Renae
Turnis, Drew Mitchell*
Sybesma, Jacob Dean
Rabenberg, Shelby Lynn*

- Randolph, Neb.
Lenhoff, Kali Sue*

- Scotland
Schmitz, Sydney Marie*

- Springfield
Jelsma, Robbie Dean*
Vellek, Daniel Francis

- Tabor
Ray, Amanda Rose
Ulmer, Scott Robert

- Bentzen, Sara Ann
- Tripp
Stoebner, Hannah Lea*
Suess, Tanner Jaye

- Tyndall
Cihak, Bradley John
Weber, Alec Martin*
Stoebner, Lincoln Rodney
Stoebner, Dylan Mark

- Ulica
Wagner, Alex Andrew*

- Vermillion
Jacobson, Laura Beth*
James, Levi Wayne*
Stern, Hillary Kaye
Eidem, Courtney Marie
Schaffer, Teddrick Adam
Leffers, Jessica Lynn
Lynch, Jonna Rae
Schwasinger, Brooke Elizabeth

- Viborg
Jacobsen, Cory Edward
Kludt, Tyler Charles
Kolthoff, Kimberly Ann

- Wagner
Crisman, Jayne Marie
Crisman, Miranda Jo
Krcil, Tyler James
Breen, Sydney Alece
Link, Ryan Michael
Tolliver, Branson John
Cuka, Breanna Joan*
Hanson, Courtney Ann

- Wynot, Neb.
Foxhoven, Scott William

- Yankton
Grossenburg, Jenna Marie
Bailey, Trevor Ray
Fokken, Alexis Nicole*
Klopstad, Alice Marie
McDonald, Sarah Ann
Megard, Kelsey Jordan
Muhmel, Kirsten Bernice*
Wormers, Molly Renee
Cormeman, Chloe Layne*
Berry, Ross William

- Tieszen, Brooklyn Addison
Wootton, Stephanie Atina
Ankeny, Marie Karen
Braaten, Haylie Marie*
Huber, Jerrica Lynn*

- Kinsley, Kipp Andrew
Kruse, Jonathan Gregory
Newman, Brianna Marie
Specht, Taylor Elise
Butler, Kelsey Jean*

- Folkers, Brandon Lynn
Gramkow, Brendan John
Stratman, Eric Charles*
Wampol, Calvin William
Westerman, Nicole Alexis
Andrus, Ciara Lynn
Bodenstedt, Lindsay Creswick*
Christopher, Megan Danielle*
Hoffer, Mariah Lea*

- Kolda, Sarah Jean*
Kruse, Lindsay Marie
Olson, Heidi Autumn*
Swhart, Emily Jean
Thieman, McKayla Ann
Terca, Payton Chere*

- Sheila Sorenson*
- Niobrara — Wade Foner, Marissa Stark

- Ponca — Jacob Anderson, Benjamin Gehring, Andrew Larsen, Sharrell Logue, Adam Russell

- Randolph — Allison Backer, Amanda Gubbels, Hannah Janssen, Luke Korth*, Janet Schaefer, Nicholas Schmit, Bradley Thies, Lacey Thies

- Verdigre — Tessa Ives
Wausa — Lynndys Hauger*, Kaitlyn Knox, Madison Williams
Wynot — Heather Koch

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;

- NEBRASKA
Bloomfield — Tanner Schumacher;



Open Roads or in the Sun,
we have **LOANS** that
make **LIFE** more fun!

See the Credit Union for
YOUR low rate FUN loan!

It's Where You Belong!...
Services
Center Federal Credit Union
www.scfcu.net

