

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., June: Delmonico's, Fordyce, Neb., 605-665-5956.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton.

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

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

Freeman Quilt Fest Set

FREEMAN — Freeman's Quilt Fest 2014, will be held on the campus of Freeman Academy, Friday, June 27 (1-9 p.m.), and Saturday, June 28 (9 a.m.-3 p.m.).
 In addition to the large exhibit of machine and hand-quilted quilts, attendees will find quilts for purchase, a silent auction of antique quilts and small quilts, quilt-related demonstrations and vendors, second-hand quilting treasures sale, a raffle quilt and for purchase each day, a delicious array of salads, wraps, and homemade pie.
 As a part of the admission price, viewers are invited to the demonstrations. Through the South Dakota Humanities Speaker's Bureau, quilt-maker Phyllis Schrag, is the show's guest speaker and each day is filled with interesting topics such as "Honoring the Past"; "Modern Quilts from Ancient Mosaics"; "Quilts with a Mission"; "Binding Options"; and "Those Pesky Scraps."
 Many of the quilts displayed will be available for purchase. More information, entry forms and pictures of the quilts for sale can be found on the Quilt Fest website — <http://freemanquiltfest.wix.com/2014> — or by calling 553-0206 or 605-334-3846.
 A Quilt Fest tradition at the close of the Saturday's show is the outdoor Pork BBQ "Ribs at the Ranch" event. Serving begins at 4:30 p.m. in the north campus parking lot with a menu of Baby Back Ribs, Pulled Pork, 1919 root beer, snow cones and other delectable sides. The evening is complete with local musicians entertaining on an outdoor stage.

Dave Says

When Given The Choice, Take The Roth

BY DAVE RAMSEY

Dear Dave,
 My current employer offers a regular 401(k) and a Roth 401(k). I've got several years before I retire, so which one should I choose?

— Jennifer

Dear Jennifer,
 Take the Roth!
 If you put your money into a Roth 401(k), and by retirement age there's \$1 million in there, that money is yours tax-free. By comparison, if it's in a regular 401(k), you'll pay taxes on that \$1 million, which will come out to about \$300,000-maybe \$400,000 at the rate things are going now. You'll lose 30 to 40 percent of your money.
 My personal 401(k) is a Roth. And in this situation, yours should be too!

— Dave

LET GO OF THE TIMESHARES

Dear Dave,
 My mom passed away recently, and she left behind three timeshares. I inherited them, plus I'm the executor of the estate. They're all paid for, except for the yearly maintenance fees, which



Dave
RAMSEY

total about \$1,500. I don't think I want them, but I'm not sure what to do. Do you have any advice?

— Joe

Dear Joe,
 I'm really sorry to hear about your mom. I know you've got a lot of emotions going on right now, and taking on the task of overseeing

the estate is a serious responsibility.
 There are two issues here. One, as the executor you have to decide what's best for the estate. Number two, do any of the other heirs want these things? I wouldn't want them, I can tell you that. I realize they're basically free things-all you have to do is pay the maintenance fees-but by the time you do that, you probably could've gone somewhere else. For that kind of money, you can stay in some pretty nice spots and not have the ongoing liability.
 Right now, the estate has the responsibility for the maintenance fees. I would call the timeshares and tell them

the estate isn't going to keep them, and that you're going to deed them back to the companies. The way I look at it, you can have a lot of fun for \$1,500 a year. You can go where you want, when you want. You're not roped into a specific place and date. Part of the appeal of getting away is being able to go where you like at a time that's right for you.

I understand there may be some sentimental value attached to these, Joe. But timeshares are a horrid, inconvenient product. My sentiment would be, "I'm out of here!"

— 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.

Valkommen! Come Celebrate Midsommar

Swedish musicians, Viking Invasion, homemade pie, smorgasbord! It's time to celebrate Midsommar at Dalesburg. The 145th annual Scandinavian festival will be Friday, June 20, at Dalesburg Lutheran Church, a country church in rural Clay County.

The headliner for this year's event is Trio Con Brio from Sweden. The three classically trained musicians will perform at the 2 p.m. program inside the air-conditioned church, and at the 7 p.m. program on the beautiful north lawn.

The Scandinavian Smorgasbord will tempt visitors from 4:30 to 6:30 p.m. It features homemade ethnic specialties like meatballs, potatis kory, fruit soup and more. Cost is \$12 for adults and \$4 for ages 8 and younger. Informal dining is available from 1 to 10 p.m. at the Dalesburg Lutheran & Komstad Youth Food Stand. You can try out taverns, a variety of snacks and homemade pie.

The day's schedule includes the 2 p.m. program, afternoon entertainment, 4:30-6:30 smorgasbord, and the 7pm program.

The accomplished musicians of Trio Con Brio, all educated at the Royal Academy of Music in Stockholm, have appeared at festivals and in concert in Europe and across the United States. Their repertoire includes classical music, hymns, jazz and Scandinavian traditional with a variety of instruments and vocals. They include Carina Cederwall, flute and vocal; Jan Holmgren, oboe, English horn and vocal; and Stig Andersson, piano, arrangements and vocal.

Viking Invasion, the Skjaldborg Viking Encampment from the Omaha area, includes re-enactors in costume who will offer some exciting Viking fighting demonstrations. They will invade the celebration from 3 to 7 p.m. Train rides and a inflatable castle for children will be offered starting at 5 p.m.

The 7 p.m. evening program includes Trio Con Brio; gospel music with the Turkey Ridge Revival Band, featuring musicians from this region; and dancing around the Midsommar Pole.

Dalesburg Lutheran Church is 12 miles north of Vermillion on the University Road; or 5.5 miles west of I-29 exit 38 (Volin); or 9 miles south of Hwy 46 on University Road or 3 miles east of Hwy 19 on 306th St. (Volin Road).

The festival is the 145th



SUBMITTED PHOTO

Trio Con Brio will perform classical and Scandinavian music at the 2 p.m. and 7 p.m. programs.

celebration at the church and is a joint effort of three traditionally Swedish rural churches in the area — Dalesburg Lutheran, Dalesburg Baptist and Komstad Covenant. The day at the beautiful church grounds is all about family, friends and faith.

The festival dates back into the late 1860s, when settlers from Dalarna County of Sweden came to Dakota Territory, to the area that is now Southeastern South Dakota. These pioneer families started a Midsommar celebration tradition, based on the festival in Sweden.

Dalesburg Lutheran, Dalesburg Baptist, Komstad Covenant and Brule Creek Lutheran will end this year's celebration on Sunday, June 22, with a community worship at Dalesburg Lutheran at 9 a.m.

Church is a traditionally Swedish church founded by Dakota Territory homesteaders who emigrated from Sweden in the 1860s. The first building was erected in 1874. The present sanctuary dates from 1897. The ELCA church features impressive woodwork, stunning stained glass windows, and, of course, Midsommar — all in a beautiful countryside setting.

WHAT: Midsommar at Dalesburg
WHEN: Friday, June 20 2 p.m. Program in the air-conditioned church 4:30-6:30: Smorgasbord, \$12 adults, \$4 ages 8 and under
 7 p.m.: Program on the north lawn

BRING: Lawn chairs for the evening program & insect repellent
GETTING THERE: 12 miles north of Vermillion on the

University Road; or 5.5 miles west of I-29 exit 38 (Volin); or 9 miles south of Hwy 46 on University Road; or 3 miles east of Hwy 19 on 306th St. (Volin Road).

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<p>AUTO BODY Justas Body Shop 2806 Fox Run Parkway Yankton, 665-3929</p>	<p>Advertise Here! Call 665-7811</p>	<p>Also online at www.yankton.net</p>	<p>FAMILY MEMORIALS Yankton Monument Co. 325 Douglas, Yankton 605-664-0980</p>	<p>RESTAURANTS JoDean's Restaurant 2809 Broadway, Yankton, 665-9884</p>	<p>PETS Canine Grooming Center, L.L.C. 718 Douglas, Yankton, 665-8885</p>	<p>RESTAURANTS JoDean's Restaurant 2809 Broadway, Yankton, 665-9884</p>