the interest on the loan, and none of

they're not a good idea.

what you actually owe. It's a good way

to stay in debt for the rest of your life, so

COMMUNITY

CALENDAR

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 ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavillion, conference room no. 2, Yankton, 605-665-6776.

Pinochle, 12:45 p.m., The Center, 605-665-4685

Dominos, 1 p.m., The Center, 605-665-4685 Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton. 605-760-5307.

AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton. Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

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 605-665-8442

Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth

FOURTH THURSDAY

Yankton County Farmers Union, 7 p.m., Sunrise Apartments,

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.

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 Partnership Bridge, 1:30 p.m., The Center, 605-665-4685 AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St,

Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

SATURDAY

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

Yankton Alcoholics Anonymous, 10 a.m., Women's meeting

Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton. Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street, For more information, call 605-665-2987

SUNDAY

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685 Exercise, 11 a.m., The Center, 605-665-4685 Interchange, noon, Minerva's Bar and Grill, 605-760-7082. Whist, 12:30 p.m., The Center, 605-665-4685 Pinochle, 12:45 p.m., The Center, 605-665-4685

Cribbage, 1 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut. Yankton. (605) 660-5612.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting. First United Methodist Church (northeast door). 207 W.

open meeting, First United Methodist Church (northeast door), 207 W

Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m, 665-3344 or 665-2456. Sweet Adelines, First United Methodist Church, 207 W. 11th,

Yankton, Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information



SUBMITTED PHOTO

Pictured is Scott Olson with three Young Eagles.

Young Eagles Soar

Thirty-two kids received free Young Eagles flights at the Chan Gurney Airport on June 20. This rally was the 22nd annual event held at Yankton and conducted by the Yankton EAA Chapter 1029. There was one kid from Hartington, one kid from Sioux Falls, one kid from Wynot and 29 kids from Yankton.

Ground volunteers included Jerry Bailey, Butch Becker, June Clark, Whitney Delforge, Judy Eisenmenger, Pam Hamilton, Roger Huntley, Karen Kubal, Kim Olson, Dan Specht and Clayton Starwalt.

Jim Eisenmenger flew one kid in his RV-4, Don Irish flew two kids in his Cessna 172, Jacob Hoffner flew three kids in his Cirrus, John Lillevold flew three kids in his Cessna 172. Scott Olson flew three kids in

REUNIONS

NIELSEN PICNIC

The annual Nielsen Picnic will be held at noon on Sunday, June 28, at the Glenridge Golf Course, Irene. Bring your hobby projects — old, new or anything — for show and tell.

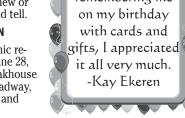
CWACH REUNION

The 77th Cwach picnic reunion will be Sunday, June 28, at noon at JoDean's Steakhouse and Lounge at 2809 Broadway, Yankton. Bring pictures and history.

his Cherokee 180, Jay Williams flew three kids in his Cessna 182, Denny Martens flew five kids in his Cessna 172, Steve Hamilton flew six kids in his Cessna 172, and Rolly Goeden flew six kids in his Cessna 172. There was a good turnout of volunteers and kids in spite of the abundance of other activities occurring in Yankton.

Each kid received a Young Eagles certificate, logbook (if 13 or older) and special handout with information about the Young Eagles program, aviation careers, Learning to Fly, aviation organizations like the Experimental Aircraft Association, Yankton EAA Chapter 1029, Yankton Regional Aviation Association, South Dakota Pilots Association, SD Aerospace Career & Education Camp held at Brookings, and list of web sites for learning about General Aviation.

Thank you everybody for remembering me on my birthday with cards and gifts, l appreciated 🕻 it all very much.



Birth to 80 - so many memories...



Paul is turning 80! Come and celebrate July 5th, 1-3pm at the United Church of Christ in Scotland. Please-no gifts, but do bring your favorite memories of PJ for a Memory Box.

Dave Says

Traps To Avoid After Graduation

BY DAVE RAMSEY

Dear Dave,

I'm currently a senior in college. I'm completely debt-free right now, and I am wondering what I should do to stay this way after graduation.

-Cary

You're already primed for a great start. Doesn't it feel great to know you won't have a bunch of payments hanging over your head when you walk out into the world? I'm really proud of you!

There are three major traps I tell all new graduates to avoid. One, don't buy or lease a new car. Save up and pay cash for your cars for the rest of your life. If you saved the amount of an average car payment — about \$485 a month — and put it into a good mutual fund from age 25 to 65, you could easily retire a millionaire. Now that's something to look forward to!

The second trap to avoid is rushing in to buy a house. The first few years after college will be some of the most volatile in your life in terms of career and relationships. Save up a big pile of cash and be patient. Too many young people today go crazy and buy houses they can't afford just because their



RAMSEY

should do. Last, don't ever

Your income is your greatest wealthwould you want to take a chance on wrecking your future by sending everything you make to

some bank? Live on less than you make, and live by a written, monthly budget.

ture ahead, Cary. Just remember to have a plan, pile up some cash and stay away from debt!

-Dave

BEWARE INTEREST-ONLY MORTGAGES

Dear Dave,

Can you explain interest-only mortgages? Åre they a good idea?

An interest-only mortgage is just what it sounds like. You're paying only

friends bought one, or everyone is telling them it's what they

Lots of people look at this product get caught up in the and say, "Wow, I'll get a lower monthly credit card trap. payment, and then I can throw tons of cash at the principal." Guess what, in most cases it doesn't work out that way. Why not take out a good 15-year fixed building tool, so why rate mortgage and put a bunch of money toward the principal? Everyone thinks they have a great idea for tricking the system. But the only system that really works is to pay off debt as quickly as

you can. I think you've got a really bright fu-

Interest-only mortgages are like adjustable rate mortgages and high fixed stay away from completely!

rate mortgages — they're good things to

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

SCHOLASTICS

MITCHELL TECHNICAL INSTITUTE

MITCHELL — Here are the names of the area students on the Dean's List for Mitchell Technical Institute for spring

- Armour Cameron Kostal, Agricultural Technology • Armour — Cody Hrdlicka, Agricultural Technology
- Armour Haley Scholten, Agricultural Tech-
- Ärmour Courtney Lau. Medical Office Professional • Armour — Jennifer Kellogg, Speech-Language Pathol-
- ogy Assistant • Armour — Brandi Ziebart, Speech-Language Pathology Assistant
- Avon Logan Powers, Agricultural Technology

 • Avon — Richard Cushen-
- berry, Culinary Academy • Avon — Landon Berndt, Farm Power Technology Avon — Peggy Plaatje,
- Medical Assistant • Avon — Taylor Mudder, Precision Technology Special-
- Delmont Seth Weeman, Precision Technology
- Specialist • Freeman — Moriah Stahl,
- Agricultural Technology Freeman — Callie Svartoien, Agricultural Technology
- Freeman Austin Jensen, Farm Power Technology • Geddes — Joshua Wojciechowski, Farm Power
- Technology Geddes — Austin Huggin, Farm Power Technology
- Geddes Christin Pavel, Radiologic Technology
 • Irene — Lucas Gustad,
- Agricultural Technology Irene — Ashley Fuhrer, Medical Assistant
- Irene Trent Swensen, Power Sports Technology • Lake Andes — Dennisha
- Johanneson, Medical Laboratory Technology • Lake Andes — Alexander Evans, Power Line Construc-
- tion & Maintenance • Marion — Kayla Ander-
- son, Medical Assistant Marion — Katherine Luke, Medical Office Professional
- Menno Kelsey Walter, Accounting • Menno — Erika Hauck, Speech-Language Pathology
- Assistant • Parker — Seth Dykstra. Farm Power Technology • Parkston — Lonn Stadl-
- man, Agricultural Technology • Parkston — Miles Mogck, Farm Power Technology
- Parkston Justin Wipf,

Heating & Cooling Technology • Parkston — Katrina Nicholson, Human Services

- Technology • Parkston — Jamie Bax. Medical Assistant
- Platte Aaron DeHaai, Agricultural Technology Platte — Jacy Finney,
- Business Management • Platte — Rachel Konechne, Business Management Platte — Sidney Holter,
- Electrical Construction & Maintenance • Platte — Zachary Wareicka, Farm Power Technology
- Platte Jessica Weg, Medical Assistant • Platte — Mercedes Van Zee, Medical Office Profes-
- Platte Cody Qualm, Precision Technology Special-
- Scotland Emma Flynn, Medical Office Professional • Scotland — Lindsey Raker, Medical Office Profes-
- sional • Scotland — Grant Winckler, Architectural Design & Building Construction
- Scotland Logan Winckler, Heating & Cooling Technology
- Scotland Kourtney Rueb, Information Systems Technology • Springfield — Michael
- Mesman, Electrical Construction & Maintenance • Tabor — Matthew Boden, Heating & Cooling Technology
- Tabor Kavla Kloucek Sales & Promotions Tripp — Lacey Bietz,
- Agricultural Technology • Tripp — Rachel Mora, Sales & Promotions
- Tyndall William Minow, Agricultural Technology • Tyndall — Joseph Jaeger,
- **Electrical Construction &** Maintenance • Tyndall — Tyler Schurman, Electrical Utilities &
- **Substation Technology** • Tyndall — Kelsey Fuchs, Human Services Technology • Tyndall — Dustin Cuka,
- Power Sports Technology • Utica — Garrett Kotalik, Agricultural Technology • Vermillion — Tracy Howe, Medical Laboratory
- Technology • Vermillion — Anthony Leber, Farm Power Technol-
- Vermillion Devin Eichelberg, Industrial Mainte-
- nance Technology
 Wagner Brady Soulek,
 Agricultural Technology • Wagner — Dylan
- Brunsing, Electrical Construction & Maintenance

• Wagner — Miles Kreeger, Happy **Birthday** Kay Ellen

60th Anniversary Celebration



Mr. and Mrs. Bares

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The family of Charlie and Margaret Bares of Tyndall, SD is requesting a card shower in honor of the couple's 60^{th} wedding anniversary on June 21, 2015. They were married on June 21, 1955 at St. Peter and Paul Catholic Church in Bow Valley, NE.

Having been blessed by their wonderful example of how to live life and love others are their children, Bob and Linda Bares, Carol and Jay Romkema, Tom and Janie Bares, seven grandchildren and nine great-grandchildren. Cards of congratulations can be sent to them at: 1610 Redwood Street

Tyndall, SD 57066

Agricultural Technology

- Wagner Joel Uecker, Agricultural Technology • Wagner — Pedro Ibarra, Information Systems Technol-
- Wagner Shelbi Petrik,
- Medical Assistant
 Wagner Noah Leines,
 Wind Turbine Technology • Yankton — Seth Carter, Electrical Utilities & Substa-
- tion Technology • Yankton — Damian Janssen, Industrial Maintenance Technology
- Yankton Travis Johnson, Industrial Maintenance Technology
- Yankton Ty Novak, Industrial Maintenance Tech-• Yankton — Stanley

Schulz, Industrial Maintenance

Technology Yankton — Ryan Chavis, Information Systems Technol-

• Yankton — Michael

- Massey, Office Technology Specialist • Yankton — Robert Borgstrom, Power Sports
- Technology • Yankton — Brandon Stolz, Utilities Technology
- Yankton Nathan Stolz, **Utilities Technology** Yankton — Trevor Stolz,
- **Utilities Technology** • Hartington, Neb. — Aaron Hamilton, Power Sports
- Technology • Verdigre, Neb. — Curtis Dather, Automation Controls/

SCADA

ELSIE KOTALIK OKLAHOMA CITY, Okla. Oklahoma City University is proud to announce that

Elsie Kotalik of Yankton has

Summer Black Friday!

been named to the Spring 2015 Dean's Honor Roll.

Dean's Honor Roll status

is awarded to students who successfully complete a minimum of 12 credit hours and maintain a grade point average of 3.5 or higher.

DALLAS HARDER-HEINZ

RAPID CITY — Nearly 400 South Dakota School of Mines & Technology students were named to the Dean's List for the 2015 spring semester. In order to merit a spot on the Dean's List, students must earn a grade point average of 3.5 or higher for the semester. Full-time students must have earned a minimum of 12 credit hours that term, while part-time students must have earned between three and 11

credit hours that term. Students named to the list include Dallas Harder-Heinz, chemical engineering. Yankton.

LEE HOLMES

BISMARCK, N.D. — Lee Holmes of Yankton has been named to the President's Honor Roll with a 4.00 grade point average for the Spring 2015 semester at Bismarck

"BSC students are great; it is always gratifying when the honor roll comes out and students like Lee get the credit they deserve for their focus and hard work," said Dave

Clark, BSC interim president. Students must maintain a 4.00 grade point while enrolled in at least 12 semester hours of classes to receive this





Fri-Sat-Sun

ALFRED DUNNER Books & Toys Fri-Sat-Sun



Yankton Mall