Press&Dakotan

Dear Tammy,

over the long haul.

If it were me, I'd cash them in and do my

own investing with the money. Series EE

bonds have a very low rate of return. They

don't pay much, and they're not good long-

term investments. They're almost like keep-

Investing is never a bad idea, and I know

that may seem like a lot of money to you at

the moment. But my advice is to cash out the

bonds, find a financial advisor with the heart

of a teacher, and invest the money in growth

stock mutual funds with a good five- to 10-

year track record. After that, get set up for

at least \$50 a month into your new mutual

fund. That's a much better plan! —Dave

auto-draft on your checking account and put

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

Ramsey Show is heard by more than 6 million

listeners each week on more than 500 radio

stations. Follow Dave on Twitter at @DaveR-

amsey and on the web at daveramsey.com.

Makeover and EntreLeadership. The Dave

ing your money in a certificate of deposit

ΜU ΟM ΝΙΤΥ С 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@vankton.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 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 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 Once Billiards 7 0 p.m. The Center, 605-665-665 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

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 a.m., non-smoking, 1609 Laurel St.,

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 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.

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-520

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

Dave Says Working On A Debt Snowball Sometimes people get burned out or tired of pay-

BY DAVE RAMSEY

Dear Dave,

My wife and I make \$140,000 a year, and we're working on our debt snowball. We're almost out of debt, but we still have two small car payments and some credit card debt. She wants to get rid of the credit card debt but doesn't mind us having car payments. Can you help me understand this? -Kelly

Dear Kelly,

I'm not sure I understand her thinking either. The car payments and the credit card debt are the same thing. They're both debt payments, and you're being charged interest on both of them. The only difference is that one is attached to a car and one's not. It makes about as much sense as saying you like Visa better than MasterCard.

Even if she has some strange hang-up about car depreciation, that argument doesn't hold water either. Cars go down in value whether you borrowed money to buy them or not. A \$20,000 vehicle will be worth \$10,000 in just a few years no matter what you do. A car payment won't keep it from depreciating or slow the rate of depreciation.

Plan for the unexpected when you're healthy.

BROOKINGS — This summer,

medically-minded high school

nity to preview their potential

futures in health care during

Health Professions Career

Camp.

students will have the opportu-

South Dakota State University's

The camp, held July 16-19,

McKennan Hospital and Univer-

sity Health Center and is hosted

tering their junior or senior year

by SDSU. Students who are en-

of high school next fall are in-

vited to attend and cultivate

their interest in health care. The wide-ranging activities,

including hands-on lab experi-

ences in human anatomy, phar-

macy, nursing, exercise science,

nutritional sciences and DNA

fingerprinting, as well as visits

to local health care facilities,

will allow students to explore

and discover new facets of med-

ical fields they may not have ex-

perienced previously. Campers

work with SDSU faculty through-

out their experience. The camp

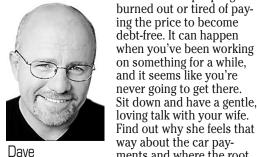
is also an opportunity for stu-

will have the opportunity to

2013, is sponsored by Avera

SDSU Set To Host Health

Professions Career Camp



RAMSEY

Sit down and have a gentle, loving talk with your wife. Find out why she feels that way about the car payments and where the root of the problem really lies. She may just need some support and encouragement from the man in her

life. Remind her how far you've come together on this journey, how close you are to winning, and how much you love her. You're too close to making your financial dreams come true to stop now! —Dave

Dear Dave,

for five years. While serving I received what is now \$2,700 in Series EE bonds. Should I keep them? —Tammy

hospital income insurance
supplemental insurance long-term care insurance

Rhond**a L W**esseln. Agent Insurance Provider/Agent 1023 W 9th Street 🍣 State Farm Yankton, SD 57078 Bus: 605-665-4411

State Farm Mutual Automobile Insurance Company · Bloomi

New Officers Elected



SUBMITTED PHOTO

Tri-State Old Iron Association is an antique tractor and small engine club formed to help preserve the history and agricultural heritage of the farming industry. Organized in 2005, the club meets the second Monday of each month at 7 p.m. at JoDean's Restaurant in Yankton. The newly elected board members for 2013, pictured above, are as follows. Front row, left to right: Jerry Diekmann, Board member; Larry Mettler, Board member; Ralph Guenther, Board member. Back Row, left to right, Rodger Harts, President; Leon Becker, Treasurer; Jerome Mueller, Vice-President; Jo Hauck, Secretary, Tri-State Old Iron consists of 177 families and seven Associate Members.

TOASTMASTERS CONTEST

5

I'm 23 years old, and I was in the military

Ask me how these State Farm[®] health products can protect you if you become ill, or get injured and are unable to work:

"It's about getting students"

who are in the medical career

classroom setting, into health

health care practitioners," said

Greg Heiberger, camp coordina-

tor. "The breadth and depth of

this experience for students is

Professions Career Camp has

been open to no more than 25

students. The small group gave

nities for one-on-one time with

the young people more opportu-

faculty but also limited the num-

ber of interested students who

could actually attend. This sum-

mer, however, the camp will ac-

cept 50 participants. This larger

number will be divided into two

groups during the camp in order

to preserve the personal aspect

camp, including food, lodging

and all other expenses, is due

is available to those in need.

Health Professions Career

by April 15. Financial assistance

For more information on the

The registration cost for the

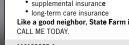
of the experience.

Since its inception, Health

remarkable."

care facilities and time with

exploration phase into a college





Like a good neighbor, State Farm is there.* CALL ME TODAY.

YHS Class Of 1978 To Plan 35th Reunion

The Yankton High School Class of 1978 will be meeting at 7 p.m. Thursday, March 14, at Rounding 3rd in downtown Yankton to plan its 35th class reunion.

For more information contact Kim (Huntley) Eide at 661-6614.

Skaters Year-End Performance Slated Saturday

Yankton Figure Skating presents its year-end performance, themed "TV Land," Saturday, March 16, at 6:30 p.m. at Pine Acres 4-H Kiwanis Ice Center.

There are 55 figure skaters, four coaches and numerous parents who have worked hard preparing for this year-end program. The skaters are performing in two groups: Toddlers and Tiaras,

and Scooby Doo. Also, the Pre Alpha group is bringing Sesame Street to the ice.

Katelyn Breen, one of the USD coaches, will be in the Miss South Dakota pageant in June. She recently won the title of "Miss Brookings." Her platform is the American Heart Association. At intermission, along with refreshments, audience members will have the opportunity to "Chuck-a-Puck" for a donation going to the American Heart Association.

David Owen Set To Speak In Yankton

David Owen of the South Dakota Chamber of Commerce & Industry will be the featured speaker at a post-legislative overview luncheon sponsored by the Yankton Area Chamber of Commerce on March 20. The luncheon will be held at the Hillcrest Golf & Country Club. 2206 Mulberry St.

Owen will provide an overview of key legislative items and issues that were considered during the 2013 session of the South Dakota Legislature. An opportunity for questions and answers after the presentation will be afforded.

Lunch is optional but an RSVP is requested by March 18 if you plan to attend. Lunch will be available at noon when the meeting gets under way. The forum will adjourn by 1 p.m.

Those wishing to register may go to the Yankton Chamber Web site at www.yanktonsd.com/legislativeluncheon.

AM 1450

MORNING COFFEE

WEEKDAYS MONDAY-FRIDAY

Thursday, March 14

7:40 am Yankton Conv/Vis

Bureau (Lisa Scheve)

8:20 am Yankton Chamber

(Carmen Schramm)

Friday, March 15

(Steve Howe) 8:20 am United Way

(Lauren Hanson)

Alaskan Pollock Dinner Set For Tyndall

TYNDALL — A Bon Homme Knights of Columbus Alaskan Pollock Dinner will be held at the Father Cronin Center in Tyndall on Friday, March 22, from 5-7 p.m.

The menu will feature an allyou-can-eat Alaskan Pollock Fish Fry, with salads, desserts, juice and coffee. The fish will be cooked in peanut oil.

For more information, contact Roger Hisek at rshisek@hotmail.com or visit www.stleotyndall.com .

www.yankton.net

dents to familiarize themselves with SDSU's campus and programs. The tentative schedule allows for a trip to the campus Wellness Center, a student panel and a campus tour.

Camp, visit http://www.sdstate.edu/nurs/ou treach/health-camp/index.cfm or contact Heiberger at 605-688-4294 or greg.heiberger@sdstate.edu.

MMC To Host Paul Horsted Slide Program

Author/photographer Paul Horsted will reveal "then and now" images of the Black Hills and Yellowstone in a free slide program about his work at Mount Marty College at 2 p.m. Sunday, March 24, in Marian Auditorium.

The program, "The Black Hills to Yellowstone: Yesterday & Today," is open to the public.

Horsted will discuss "re-photography" and his discoveries at historic photo sites across Yellowstone National Park, along with comparisons to his work in the Black Hills at historic sites.

Horsted is well-known as the co-author of the award-winning book "Exploring with Custer" and its companion volume "Cross-ing the Plains with Custer," which mapped the route of the 1874 Black Hills Expedition, and includes re-photography of 50 historic photo sites from Custer's photographer.

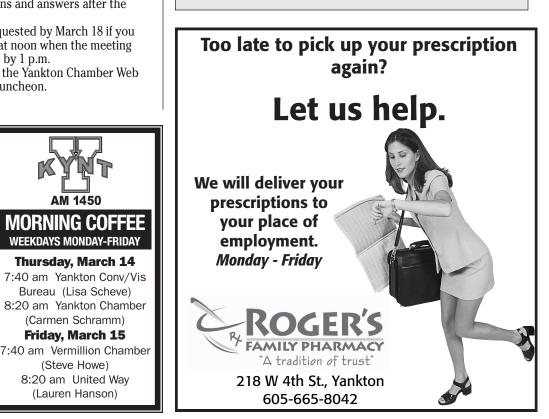
Horsted also authored "The Black Hills Yesterday & Today," which also featured "past and present" photo pairs using rare historical images matched with modern views of the same locations today.

Horsted's latest book, "Yellowstone Yesterday & Today," was released in November. He makes his home in Custer.

A book signing will follow the program.

More information about Horsted's work is at www.paulhorsted.com.

Call 605-673-3685 for more information about the books or the program.





SUBMITTED PHOTO

The Yankton Toastmasters club 1294 held its speech contest March 2. Participants were Jon Swensen ATM-B, Jeremy Skrenes AC-S, and Tara Arens AC-B. 1st place: Tara Arens; 2nd place: Jeremy Skrenes. First and second place participants advance to the area contest on March 14 in Freeman.



This opportunity only comes along once a year! Don't miss your chance to enjoy a dozen beautiful roses for only \$25!

Help Avera Sacred Heart Hospital continue to enhance hospice care in our region by taking advantage of this great value. Order your "Roses...Just Because!"

Place Your Order

Friday, Feb. 15, 2013 through Friday, March 15 Order online at www.AveraSacredHeart.org. Or, call the Avera Sacred Heart Foundation at (605) 668-8310. Prepayment is required.

Pick Up Your Roses

Tuesday, April 16 from 7 a.m. - 5:30 p.m. at the Benedictine Center Lobby. Come early to choose from a wide variety of colors.

Roses not picked up during pick-up hours will be locally donated.

Your roses purchase will benefit: