Thursday, 3.21.13

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., March: Mexico Viejo Restaurant, 1809

Broadway, Yankton, 605-665-5956.

Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through

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,

16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

FOURTH FRIDAY

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
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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

ourch. 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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive

Thursday – Dollar Doubles

Double Load Washing \$1.00

Tan While You Wash at SunKissed Tanning right next door – **start your tan for less than \$1.00**

KD Laundry

3rd & Broadway, Yankton • 6:30am-10pm

To all of the area businesses that donated to our successful Post Prom Celebration at

Crofton High School. We feel very fortunate

to be a part of such a caring community!

CROFTON AREA BUSINESSES

A & D Service, Al Larson Distributing, All Season's Powersports, Arts Garbage Service, Avera Sacred Heart Medical Clinic, Bloom 'n Egg Farm, Braunsroth Trucking, Cedar Security Bank, CJ's at the Lake, Crofton Bluffs Wind, Crofton Community School, Crofton Elevator, Inc., Crofton Family Dentistry, Crofton Golden Age Senior Center, Crofton Journal, Dam Handy Man (Doug DeShazer), Diane's Greenhouse, Direct Biologicals, Discovery Trails Ranch, Doyle Stevens Construction Inc., EDM Associates, Farmers & Merchants State Bank, Folkers Bross, Garage, Gene Baker Insurance, Glen

Merchants State Bank, Folkers Bros. Garage, Gene Baker Insurance, Glen Guenther Repair, Great Plains Communications, Grossenberg Implement Inc., JW Home Repair, Kayton Int., Kenneth Tusha, DDS, Kevin's Plumbing, Knox County Cattlemen, Koch-Tramp Plumbing & Heating LLC, Kuchta Auction Service, Land & Lake Realty, Lewis & Clark Lodge, Lindy Country Club, Magic Mirror Beauty Salon, Moody Motors, Moser, Doug & Sheri, NAPA – Hartington, O'Connor, Marty – District Supervisor, Randy's Electric, Reflections, Reichels (grandparents of a senior), Servicemaster of SESD Sharp Shears (Beth Stevens), SKCI Inc., Special T's and More, Sprakel's Sports Stop, State Farm – Gene Baker, Thompson Propane Service Inc., Town & Country Insurance, Vestas American Wind, Wiebelhaus Recreation, Wynot Insurance

5-Star Communications, Applied Engineering, Arby's, Avera Sacred Heart Hospital, Back & Nerve Center, Baldwin Filters, Inc., Baumann, Jon C., DDS

us so that our records can be corrected. We appreciate your contributions.

Thank you!

CROFTON AREA BUSINESSES

WJ Ranch, Wynot Insurance

Yesterday's Cafe

Dave Says

Can I Motivate My Parents?

BY DAVE RAMSEY

Dear Dave.

My parents are close to retirement and very heavily leveraged. Do you have any advice on how I can help motivate them to suc-

I appreciate your concern for your mom and dad, but I'm not sure you can motivate anyone to do something. Sometimes people don't have motivation because they've lost hope. In turn, it's that sense of hopelessness that keeps them from moving forward. I think in these situations the best you can do is to show them hope. And one of the best ways to do that is to share your own story. You can also examine the numbers with them to show that the light at the end of the tunnel isn't always an oncoming train.

I do this a lot with callers on my radio show. After we look at the pieces of the puzzle together, I might show them how they can pay off \$50,000 of debt in a year's time. Most of these people aren't bankrupt; they're just plain scared. So there's a lot of power in that little word "hope."

Sit down with your parents and let them



Dave **RAMSEY**

know how much you love them and want them to enjoy their retirement. See if you can find out how much income they have versus the amount of debt they've piled up, then begin to formulate a step-by-step plan. Show them how they can begin to get traction and free up their money by living on a budget and getting out of debt. You can even offer to be their counselor or accountability partner.

You want them to be safe and secure in their retirement, and they deserve

some dignity after working hard all their lives. So, in my mind, hope is the best thing you can offer. Motivation is a different story. That has to come from within. You can't really motivate the unmotivated.

—Dave

Dear Dave,

What do you think about rent-to-own housing? I'm not sure we're financially ready to buy yet, but we don't like giving money to landlords.

Is rent-to-own a wise compromise? —Mike Dear Mike, I wouldn't recommend getting mixed up in a rent-to-own situation. I don't think it's a wise compromise, and it's also the kind of deal that works out well for the landlord, not the buyer.

If you're not financially ready to purchase a house, then you need to get your life in order before you take on a major commitment like becoming a homeowner. Get your debts paid off, get an emergency fund of three to six months of expenses in place, and save up for a down payment of 20 percent. I know it'll take some time and it might be difficult, but that's what I'd

Buying a home when you're broke, or trying to trick the system with a rent-to-own deal, usually doesn't work. I spent a lot of time in the real estate business, and I still own several properties. I don't do these deals because statistically the majority of people who rent to own never end up owning the property.

Take my advice and go slow, Mike. When you buy a home, you want it to be a blessing, not a

—Dave

Rhonda L Wesseln, Agent

Follow Dave on Twitter at @DaveRamsey and

on the web at daveramsey.com.

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SCHOLASTICS

Menno — 3rd Quarter **ROLL OF EXCELLENCE — 4.0 GPA**

Seniors: Ashton Diede Juniors: Matt Preszler Sophomores: Caleb Preszler, Parker Schultz Freshmen: Andrew Schaeffer

8th Graders: Courtnee Edel-7th Graders: Megan Black,

Paige Heckenlaible, Breanna Mehlhaf, Ashton Vaith 6th Graders: Conner Edelman,

Tess Oplinger, Eisley Sayler "A" HONOR ROLL — 3.6-3.99 GPA

Seniors: Nathan Ellinger, Shelby Huberm Jason Mehlhaf, Shiloe Rich, Courtney Schaeffer, Allie Zanter

Juniors: Tyrell Bertsch, Cheyenne Edelman, Christina Herrboldt, Dylan Lehr, Emily Massey Sophomores: Laura Wollmann

Freshmen: Rylee Black, Jackson Diede, Seth Friesen 8th Grade: Jacob Hertz, Jordan Mehlhaf

7th Grade: Spencer Schultz 6th Grade: Justin Edelman, Abby Fischer, Logan Klaudt, Brittany Massey, Kyle Munkvold, Kiara Nusz, Jaedyn Oplinger,

"B" HONOR ROLL — 3.0-3.59 GPA

Seniors: Brittany Haberman. Austin E. Herrboldt, Hunter Westendorf

Juniors: Kaci Bierle, Austin Haberman, Madison Huber, Kylee Kessler, Nathan Kirschenman, Zachary Kotalik, Kelsey Walter

Sophomores: Devon Bloch, Kristin Fischer, Natalie Fischer,

Austin Handel, Abby Herrboldt, Kaylee Kessler, Caroline King, Derrick Lehr, Lindzie Vaith

Freshmen: Brody Bierle, Carmen Dyk, Logan Lehr, Keelv Rademacher, Tara Spencer 8th Grade: Marissa Buechler,

Eli Huber, Dominick Lehr, Kordell Munkvold, Jacob Vaith 7th Grade: Hunter Huber, Craig Schaeffer

6th Grade: Samuel Bender, Trey Bohlmann, Hannah Gibeau, Hunter Haberman, Hailey Handel, Dylan Lammers

Bon Homme - 3rd Quarter

MERIT ROLL (ALL GRADES OF A+ AND A)

Senior: Tanner Hajek Juniors: Hannah Buchholz, Dmitriy Dobrovolskiy

Sophomore: Lucas Crownover Freshman: Maddison Hajek 8th Grade: Haley Frank, Šierra Mesman, Jennifer Schmidt, Zachary Sykora, Cole Uecker 7th Grade: Colin Adams,

Rachel Sestak 6th Grade: Jared Buchholz, Emily Duffek, Beau Rothschadl, Joseph Slama

'A' HONOR ROLL

Seniors: Dane Boeckman, Dustin Cuka, Grace Eben, Stacey Giedd, Zachariah Heesch, Daniel Karge, Ross Kortan, Karlee Kozak, Michael Massey, Mitchell Merkwan, Tucker Peschl, Zachary Schwartz, Lincoln Stoebner, Alec

Juniors: Dakota Bodden,

Austin Kaul, Lexie Ludens, Vanessa Navratil, Tyra Patzlaff, Emily Pechous, Shawna Rezac, Kelsey Sutera, David Tycz, Alexandra Vľcek

Sophomores: Justin Ave, Cole Cahoy, Nicholas Jelsma, Erica Mendoza, Elizabeth Mitzel, Jaclyn Rothschadl, Madison Schwartz, Carly Sternhagen, Duncan Stoebner, Hunter Young Freshmen: Alie Adams, Allison

Carda, Alan Haataja, Jr., Danielle Johnson, Tyler Kaul, Morgan Rothschadl, Veronica Sanders, Shannon Sedlacek, Michelle Sestak, Joshua Vaith

8th Grade: Samuel Caba, Cole Heidemann, Kade Hellmann, Chase Kortan

7th Grade: None 6th Grade: Erika Bruna, Tanner Carda, Zachary Cuka, Macy Hajek, Madison Hall, John Kubal, Nolan Patzlaff, Trevor Pisano, Joshua Schmidt

'B' HONOR ROLL

Seniors: Sawyer Fridrich, Christine Garness, Jody Kriz, Kodi Larson, Dylan Manas, Ålex Martin, Tyler Miller, Thomas Mitzel, Tyler Nedved, Shelly Radack, Steven Smith, Ben Sparks, Blasé Vanecek, Ashley Vogt

Juniors: Taylor Ahrens, Megan Burbach, Joseph Burke, Shania Denton, Dillon Frasch, Sarah

Heusinkveld, Joseph Jaeger, Courtney Jaqua, Kayla Kloucek, Ethan Kniffen, Mariah Kostal, Alexi Malatare, Michael Mesman, William Minow, Autumn Ramsdell, Danielle Tycz, Scott Van Winkle

Sophomores: Kendra Brewer, Karl Fiedler, Chelsey Hisek, Kelsey Hovorka, Katlyn Kniffen, Elizabeth Kubal, Karen Ölson, Allison Slykhuis, Zachary Sutera, Tanner Van Winkle Freshmen: Alexander Caba,

Courtney Eddy, Allison Everett, Anna Heusinkveld, Annie Hoerth, Dustin Johnson, Kohl Kubal, Morgan McAllister, Jena Rezac, Rebecca Roberson, Paige Schuurmans

8th Grade: Breanna Dockendorf, Deann Jelsma, McKeely Merkwan, Austin Millin, Nathan Schenkel, Clay Wittmeier

7th Grade: Kaleb Crownover, Elizabeth Garness, Cole Goehring, Timothy Hajek, Jordan Jaqua, Nathaniel Klinnert, Bailey Kortan, Maloree Lanphear, Mace Merkwan, Noah Schenkel, Bryce Scieszinski, Deonna Staples 6th Grade: Emily Cap, Rose

Cooper-Hoebelheinrich, Lindsay Dickman, Elita Eastman, Cole Kniffen, Benjaman Kostal, Gianella Lozano, Chase Muller, Jessica Nestor, Bethanie Nixon, Dylan Rous, Christian Uecker, Jordan



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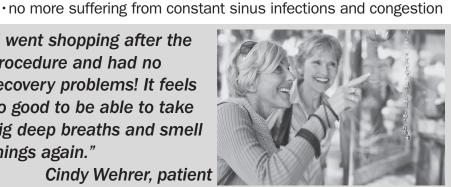
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big deep breaths and smell

things again." Cindy Wehrer, patient





Au.D, CCC-A



Todd A. Farnham, Au.D, CCC-A

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