

# 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, PO Box 56, Yankton, SD 57078, or email to news@yankton.net.

## THURSDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Ladies Pool**, 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  
**Pinocle**, 12:45 p.m., The Center, 605-665-4685  
**Dominos**, 1 p.m., The Center, 605-665-4685  
**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  
**GriefShare Support Group**, 7-8:30 p.m. Sept. 9 to Dec. 9 & Feb. 3 to May 5, Calvary Baptist 2407 Broadway, Yankton, 605-665-5594 or 605-660-6176  
**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., May: Old Tavern, Wynot, Neb., 605-665-5956

## FRIDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Cardio 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 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., Benedictine Center.

## 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., 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  
**Quilting**, 9:30 a.m.-3 p.m., The Center, 605-665-4685  
**Cardio Exercise**, 11 a.m., The Center, 605-665-4685  
**Daily Reprieve**, noon, open meeting non-smoking, 1019 W 9th St.  
**Interchange**, noon, open meeting, Miner's Bar and Grill, 605-660-8849.  
**Cribbage**, 1 p.m., The Center, 605-665-4685  
**Pinocle**, 1 p.m., The Center, 605-665-4685  
**Whist**, 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  
**DivorceCare**, 7 p.m., Calvary Baptist Church Chapel, 2407 Broadway, Yankton, 605-665-5594  
**DivorceCare4Kids**, 7 p.m., Calvary Baptist Church Youth Theater, 2407 Broadway, Yankton, 605-665-5594  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.  
**Men's Fraternity**, "The Quest for Authentic Manhood," 7 p.m. Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room

## FIRST MONDAY

**Yankton Lions Club**, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694  
**Heartland Humane Society Board Meeting**, 6:30 p.m., 601 1/2 Burleigh  
**Yankton Parks Advisory Board Meeting**, 5:30 p.m., RTEC, 1200 W. 21st Street

## SECOND MONDAY

**Yankton Diabetes Support Group**, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456  
**Yankton Republican Party Executive Meeting**, 5:30 p.m., 2507 Fox Run Parkway, Yankton, 605-260-1605  
**Yankton School Board Meeting**, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998  
**Yankton Area Writers Club**, 7 p.m., Yankton Library, 605-664-6582  
**Tri-State Old Iron Association Meeting**, 7 p.m., JoDeans Restaurant, 605-665-9785.  
**Yankton City Commission**, 7 p.m., RTEC, 1200 W. 21st Street  
**YHS Booster Club Meeting**, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

## 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**, 5:30 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

## FOURTH MONDAY

**NARFE Chapter 1053**, 10 a.m. at The Center, located at 900 Whiting Drive.

## TUESDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Yankton Community Forum**, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832  
**Ladies Pool**, 10 a.m., The Center, 605-665-4685  
**Weight Watchers**, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.  
**Yankton Alanon**, noon, non-smoking session, 1019 W 9th Street  
**Nurse**, 12:30-3:30 p.m., The Center, 605-665-4685  
**Open Cards**, 12:45 p.m., The Center, 605-665-4685  
**NAMI (National Alliance on Mental Illness) Connections Support Group**, 7:8:30 p.m. 301 Capitol Street, basement conference room, 605-661-4434.  
**Bingo**, 7-9 p.m., The Center, 605-665-4685  
**Open Billiards**, 7-9 p.m., The Center, 605-665-4685

# Why Not Grow The IRAs?

BY DAVE RAMSEY  
daveramsey.com.

**Dear Dave,**  
My wife and I have been following the Baby Steps, and we've paid off all of our credit card debt. We still have \$51,000 in student loans left, and our combined income is about \$140,000. We're thinking about funding our IRAs while we finish off the college loans. How do you feel about this?

— Patrick

**Dear Patrick,**  
I wouldn't do it that way. If you're still on Baby Step 2, you need to stop all saving and investing and attack that last piece of debt with a vengeance. I know what you're going through. The problem with student loans is that, like yours, they're usually pretty big, and sometimes it's difficult to see the light at the end of the tunnel. Even with all the work you've done so far, a debt

that large can make you feel hopeless.

But there's only one way to take down a giant. You start gnawing at his ankles and work your way up. That's what you need to do, Patrick. I'm afraid you'll lose focus and intensity when it comes to getting out of debt if you worry about saving more and investing too soon. I've seen that happen to lots of people, and when it does it can take a decade or more to finally get student loans off your back!

You guys have made great progress, and you're making good money. Don't give up now! If you stay focused and gazelle-intense about getting out of debt, those student loans will be history in about 18 months. Now is the time to roll up your sleeves,



Dave RAMSEY

get ticked off at this thing, and really go into attack mode.

I understand the temptation you guys are facing, but I want you to stick to the plan.

There's power in behavior modification on a short-term basis that supersedes the power of mathematics!

— Dave

## YOUR HUSBAND IS WRONG

**Dear Dave,**  
My husband says there's more risk associated with using a debit card than a credit card. Is this true?

— Brittany

**Dear Brittany,**  
As long as you're using a Visa or MasterCard debit card and processing it as a credit card, you will have the same exact

protection against fraud and theft as a credit card—period. If your number is misused or your money stolen, both Visa and MasterCard require the member bank to replace the money you lost. In the case of a credit card, they would have to wipe it off your bill.

Remember, your debit card has two functions. If you use your debit card as an ATM card—which means you enter your personal identification number—then your protection extends only as far as your bank or ATM system allows. These protections can vary depending on your particular bank. And most of the time, the protection you receive from the bank alone isn't nearly as good!

— Dave

\* For more financial help, please visit daveramsey.com.

# Community Services Garden Project 2011 Set To Begin

The Rural Office of Community Services is once again offering the Garden Project for low income families, individuals and community gardens in 20 counties.

The ROCS Garden Project will provide qualifying families, individuals and community gardens with seeds, vouchers for plants/equipment and tilling.

This year they have included many new selections of garden seeds along with their tried and true varieties.

To keep things interesting they have added several herbs to the lineup of seeds such as basil, dill and cilantro. Herbs have been used for centuries in cooking and healing all around the world. It's a great way to

introduce children to different cultures and cooking.

Gardening is a fun and rewarding hobby allowing people to save huge amounts of money at the grocery store. It's also a great way to spend time with family. Not to mention the added exercise you'll get working in the garden.

The following counties are

included in this project: Brule, Buffalo, Aurora, Jerauld, Todd, Mellette, Tripp, Lyman, Jones, Hutchinson, Douglas, Clay, Yankton, Bon Homme, Union, Davison, Hanson, Charles Mix, Gregory and Sanborn.

For more information and an application contact Becky at the ROCS Office in Lake Andes at 605-487-7634 or the ROCS Office nearest you.

## SCHOLASTICS

### Gayville-Volin Awards Announced

#### PERFECT ATTENDANCE (NO TARDIES OR ABSENCES)

**High School**  
Cassandra Lee  
**Middle School**  
Grace Dangel  
Ralph Ishmael  
Laura Nelson  
Hannah Rolfs

#### HIGH ACADEMIC HONOR ROLL (3.60 AND ABOVE SEMESTER GPA)

**High School**  
Taylor Anderson  
Juliane Anne Balk  
Zachary Barta  
Jace Bennett  
Luke Buffington  
Cameron Coke  
Heriane DePaula  
Tyler Doty  
Ian Hargan  
Natalie Harkness  
Stacy Hirsch  
Brittney Huber  
Trevor Huber  
Tyler Kasuske  
Dillon Logue  
Miranda Mellegaard  
Meghan Rice  
Jamie Richter  
Lisa Rolfs  
Kaley Ulmer  
**Middle School**  
Dylan Andral  
Dagny Anderson  
Zachary Anderson  
Cedar Bartos  
Matthew Buckman  
Maren Buffington  
Franklin Cutts  
Danielle Dangel  
Grace Dangel  
Tara Doty  
Alexis Ellison  
Samuel Hanson  
Alexis Heier  
Megan Hirsch  
James Hoffman  
Jammie Hoffman  
Viola Ishmael  
Laura Nelson  
Rachel Nickles  
Morgan Nielson  
Chase Petrik

### ACADEMIC HONOR ROLL (3.00 - 3.59 SEMESTER GPA)

**High School**  
Saxon Bartos  
Stephen Bergeson  
Caitlyn Brewer  
Kaleb Christopherson  
Ross Goeden  
Johnathan Guy  
Megan Haas  
Jack Huether  
Austin Johnson  
Samantha Kasuske  
Ron Kostroun-Wells  
Brandon Lee  
Cassandra Lee  
Justin Nelson  
Rachel Pokorney  
Zachary Rueb  
Vanessa Ryken  
Rochelle Smith  
Benjamin Sonichsen  
Alex Taggart  
**Middle School**  
Tyler Adams  
Alondra Alonso  
Mitchell Aman  
Kelia Barta  
Adisson Bertrand  
Madison Dean  
Bradley Emmick  
Nicole Guy  
Traia Hubbard  
Ralph Ishmael  
DaNeila Jensen  
Steven Kemp  
Chandler Lee  
Justin Logue  
Kayla Nedved

### "A" HONOR ROLL - 3.6-3.99 GPA

**Seniors**  
Forest Buom  
Stephanie Goehring  
Kory Henrichs  
Courtney Kessler  
Emily Schnabel  
Robert Schoenfish  
Ellie Wintersteen  
Michelle Zeeb  
**Juniors**  
Erika Hauck  
Hannah Wollmann  
**Sophomores**  
Ashton Diede  
Allie Zanter  
**Freshmen**  
Tyrell Bertsch  
Christina Herrboldt  
Madison Huber  
Kylie Kessler  
Dylan Lehr  
Emily Massey  
Kelsey Walter

### Menno School Announces Honor Rolls

**4TH NINE WEEKS**

#### ROLL OF EXCELLENCE - 4.0 GPA

**Seniors**  
Kaleb Stepanek  
Julie Stoebner  
**Juniors**  
Tessa Goehring  
**Sophomores**  
Shelby Huber  
Courtney Schaeffer

### "B" HONOR ROLL - 3.0-3.59 GPA

**Seniors**  
Austin Herrboldt  
Jason Mehlhaf  
Shiloe Rich  
Ty Spencer  
**Freshmen**  
Kaci Bierle  
Nathan Kirschenman  
**8th Graders**  
Devon Bloch  
Kristin Fischer  
Natalie Fischer  
Austin Handel  
Abby Herrboldt  
Austin R. Herrboldt  
Christopher Johnson  
Kaylee Kessler  
Caroline King  
Derrick Lehr  
Darin Mehlhaf  
Mitch Mehlhaf  
Nikki Weber  
**7th Graders**  
Brody Bierle  
Jackson Diede  
Carmen Dyk  
Logan Lehr  
Tara Spencer  
**6th Graders**  
Marissa Buechler  
Eli Huber  
Dominic Lehr  
Jordan Mehlhaf  
Kordell Munkvold  
Zachary Zanter

### "B" HONOR ROLL - 3.0-3.59 GPA

**Seniors**  
Jay D. Edelman  
Tyler Handel  
Tyler Ulmer  
**Juniors**  
Ben Fischer  
Rachael Hecht  
Katelyn Kotalik  
Kyle Massey  
MaryJo Mettler  
David Schelske  
Daniel Ulmer  
Alyssa Walter  
**Sophomores**  
Nathan Ellinger  
Brittany Haberman

### 3.6-3.99 GPA

**Seniors**  
Forest Buom  
Stephanie Goehring  
Kory Henrichs  
Emily Schnabel  
Robert Schoenfish  
**8th Graders**  
Tessa Goehring  
**Sophomores**  
Ashton Diede  
Jason Mehlhaf  
Courtney Schaeffer  
Allie Zanter  
**8th Graders**  
Dustin Lehr  
Parker Schultz  
Lindzie Vaith  
**7th Graders**  
Jackson Diede  
Preslee Edler  
Seth Friesen  
Keely Rademacher  
Andrew Schaeffer  
**6th Graders**  
Enjoli Gunderson  
Jacob Hertz  
Jacob Vaith

## 2ND SEMESTER

### ROLL OF EXCELLENCE - 4.0 GPA

**Seniors**  
Kaleb Stepanek  
**Juniors**  
Hannah Wollmann  
**Sophomores**  
Shelby Huber  
**Freshmen**  
Cheyenne Edelman  
Austin Herrboldt  
Shiloe Rich  
**Freshmen**  
Tyrell Bertsch  
Christina Herrboldt  
Madison Huber  
Kylie Kessler  
Zachary Kotalik  
Dylan Lehr

### "A" HONOR ROLL - 3.6-3.99 GPA

**Seniors**  
Austin Herrboldt  
Jason Mehlhaf  
Shiloe Rich  
Ty Spencer  
**Freshmen**  
Kaci Bierle  
Nathan Kirschenman  
**8th Graders**  
Devon Bloch  
Kristin Fischer  
Natalie Fischer  
Austin Handel  
Abby Herrboldt  
Austin R. Herrboldt  
Christopher Johnson  
Kaylee Kessler  
Caroline King  
Derrick Lehr  
Darin Mehlhaf  
Mitch Mehlhaf  
Nikki Weber  
**7th Graders**  
Brody Bierle  
Jackson Diede  
Carmen Dyk  
Logan Lehr  
Tara Spencer  
**6th Graders**  
Marissa Buechler  
Eli Huber  
Dominic Lehr  
Jordan Mehlhaf  
Kordell Munkvold  
Zachary Zanter

### "B" HONOR ROLL - 3.0-3.59 GPA

**Seniors**  
Jay D. Edelman  
Tyler Handel  
Courtney Kessler  
Julie Stoebner  
Ellie Wintersteen  
Michelle Zeeb  
**Juniors**  
Erika Hauck  
Rachael Hecht  
MaryJo Mettler  
David Schelske  
Daniel Ulmer  
**Sophomores**  
Brittany Haberman  
Austin Herrboldt  
Shiloe Rich  
**Freshmen**  
Tyrell Bertsch  
Christina Herrboldt  
Madison Huber  
Kylie Kessler  
Zachary Kotalik  
Dylan Lehr

## ROLL OF EXCELLENCE

**Seniors**  
Joseph Wipf  
Megan Hofer  
Jason Wipf  
Samara Wipf  
Simon Wipf  
Samson Wipf  
Denise Hofer  
Dennis Hofer  
**"A" HONOR ROLL**  
Lorena Wipf  
Amaris Wipf  
Nicole Wipf  
**"B" HONOR ROLL**  
Jaden Wipf  
Jared Wipf  
Tyler Wipf  
Maria Wipf  
Christina Wipf

### JAMESVILLE COLONY

**"B" HONOR ROLL**  
Mitch Wurtz  
**MAXWELL COLONY**  
**ROLL OF EXCELLENCE**  
Joseph Wipf  
Megan Hofer  
Jason Wipf  
Samara Wipf  
Simon Wipf  
Samson Wipf  
Denise Hofer  
Dennis Hofer  
**"A" HONOR ROLL**  
Lorena Wipf  
Amaris Wipf  
Nicole Wipf  
**"B" HONOR ROLL**  
Jaden Wipf  
Jared Wipf  
Tyler Wipf  
Maria Wipf  
Christina Wipf

Don't let depression pull you under.

There is hope. Make the call.

(605) 260-9284

**F | E**  
**C | C**

Family Education and Counseling Center, Inc.

1700 Burleigh St. • Yankton, SD  
www.fecccinc.com  
A United Way & Volunteer Services Agency

**STIHL**  
MM55 STIHL  
YARD BOSS®

Take charge of tough terrain with the lightweight, versatile MM 55 STIHL YARD BOSS®. This multi-task machine uses a universal power train and easily changes from a high-performance cultivator to other useful tools. A "must have" for edging and aerating—even hard surface sweeping jobs.

starting at \$399.95  
With free wheel kit for a limited time.  
Double your warranty with purchase of 6 pack of Stihl HP Ultra Oil. See dealer for details.

**BRAND SOURCE**  
Your Neighborhood Expert

**Kaiser Appliance Center**  
2000 Broadway, Yankton  
665-2082 • 1-888-593-5723

GECAF  
VISA  
MasterCard

**KYNT**  
AM 1450

**MORNING COFFEE**  
WEEKDAYS  
MONDAY-FRIDAY

**Thursday**  
7:40 Carmen Schramm  
8:15 Lisa Scheve  
8:45 150th Celebration

**Friday**  
7:40 Nathan Johnson-P&D

Yankton's Home Team!

**S**ervices  
enter Federal Credit Union

609 W. 21st Street, Yankton

**Open House & Ribbon Cutting**  
Friday, May 27th • 2-4PM

Join us in celebrating our expansion and new look!

Refreshments Will Be Served

**Mark Anderson** Wildlife Artist  
Will Be Here To Celebrate With Us! (prints on display & for sale)