

## 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](mailto: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

### 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

### SECOND FRIDAY

**Parkinson Support Group**, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158  
**Scrapbooking**, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

### 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

### 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  
**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 Street

### SECOND MONDAY

**Yankton Diabetes Support Group**, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456  
**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., Fry'n Pan Restaurant, Yankton, 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

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### Dave Says

# Don't Dump 401(k) To Pay Debt

**Dear Dave,**  
I'm 23, transitioning jobs, and I make \$32,000 a year. I have \$11,000 in a 401(k), and about \$15,000 in debt. Should I cash out the 401(k) to pay down my debt?

— Cody

**Dear Cody,**  
I don't think so. When you take money out of a 401(k) they charge you a 10 percent penalty, plus your tax rate. Your tax rate is about 20 percent, so that means you're going to take a 30 percent hit. While I love dumping debt, your idea would be kind of like saying, "I want to borrow \$11,000 at 30 percent interest to pay off my debt." That doesn't make a lot of sense, does it?

I never tell folks to cash out a 401(k) or IRA to pay off debt, unless it's the only way to avoid foreclosure or bankruptcy. You're not facing either one of those situations, Cody. So my answer is no.

— Dave

### YOU CAN DO IT WITH NO FEES

**Dear Dave,**  
What do you think about making bi-weekly mortgage payments?

— Jeremiah

**Dear Jeremiah,**  
I think it's an awesome idea. By doing that, you can pay off a 30-year



Dave  
**RAMSEY**

mortgage in about 22.8 years, on average, depending on the interest rate.

However, I would never pay someone a fee to set up bi-weekly mortgage payments. All you do on a bi-weekly schedule is make half a payment every two weeks. Since there are 26 two-week periods

per year, that equals 13 whole payments. It's nothing magical, and it's not difficult.

Go for it, Jeremiah. Get rid of that house payment as fast as you can. Just don't pay extra fees to make it happen!

— Jared

**Dear Jared,**  
My advice would be to put the IRS at the very top of your debt snowball.

### MOVE TO THE HEAD OF THE LINE!

**Dear Dave,**  
I owe the IRS \$6,000, and currently I'm making monthly payments. Should I roll this debt into my debt snowball, and then really attack it when it gets to the top of the list?

Usually, when it comes to paying off debt, I advise people to arrange their debt snowball from smallest to largest, then start with the smallest one and work their way up. This doesn't always seem to make mathematical sense, but the truth is personal finance is 80 percent behavior and only 20 percent head knowledge. Paying off some small debts quickly energizes you and gives you motivation. It makes you feel like you can really do it. Besides, if you were such a math genius you wouldn't have debt in the first place.

But the IRS is a different animal altogether. Their interest rates and penalties are ridiculously high. Plus, they have virtually unlimited power to collect. So put them at the top of the list, and get them paid off as fast as you can!

— Dave

*\* Dave Ramsey is America's trusted voice on money and business. He has authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. His newest book, written with his daughter Rachel Cruze, is titled Smart Money Smart Kids. It was released April 22nd. 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.*

## RiverRat



SUBMITTED PHOTO

Despite higher winds, the 2014 Riverrat Run or Bike held Saturday April 26th is in the books. The Riverrat committee would like to thank the following sponsors; and the volunteers and participants for making the 2014 race a success: Major Sponsor: John A Conkling Distributing, Individual Sponsor: The Family of Dennis Heine, Media Sponsors: The Yankton Daily Press & Dakotan, KK93, KVHT 106.3, KYNT 1450, ESPN Radio 1570, The Dam 94.3, Sponsors: ACE Hardware Bike and Fitness, Wells Fargo Bank, Fejfar Plumbing, Hyvee, Walmart, Verizon Wireless World, Chestermann's Bottling Company, Culligan Water, Best Western Kelly Inn, Williams Sanitation of Avon, Lewis & Clark Recreation Area Staff, Allseasons Powersports, Boller Printing, Riverside Productions, and Special thanks to Bravo Battery 1/147th FA of the South Dakota National Guard for providing Soldiers and Equipment for the event. Without the above sponsors, the 2014 Riverrat would not have been such a success. Riverrat Run or Bike is a not for profit race organized by volunteers to benefit the following organizations: Bravo Battery Troop Entertainment Fund, The Yankton Science Club/Yankton Science Olympiad Teams, The Yankton High School Track Club & The Center in Yankton. We would also like to thank all volunteers who helped with the race. Results for the race are available at Allsport-central.com. For more info about the event, go to riverrat-marathon.com. Pictured in above picture the 2014 Riverrat Committee Members from left to right: Ryan Heine, Di Haldin, Tammy Matuska, Carol Hohenthanner, Bruce Schild. Not present were: Kenny Kopetsky, Deb Lillie and Dennis Heine.

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### MILITARY

#### BENJAMIN S. JARED

Air Force Airman 1st Class Benjamin S. Jared graduated from basic military training at Joint Base San Antonio-Lackland, San Antonio, Texas.

The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills. Airmen who complete



Jared

basic training earn four credits toward an associate in applied science degree through the Community College of the

Air Force.

Jared is the son of Ann and Edison Jared of Mission Hill.

He is a 2012 graduate of Yankton High School.

## Cribbage Club To Meet May 12

The next gathering of the Yankton Cribbage Club will be on Monday, May 12, starting at 7 p.m. at the Yankton VFW, 209 Cedar.

All interested cribbage players 18 and older are invited to attend. Each person

will play nine games of cribbage with a \$5 entry fee and 100 percent payback.

For more information, send an email to [sports@kynt1450.com/](mailto:sports@kynt1450.com/).



### Muth-Swenson

Kristen Leigh Muth and Craig Thomas Swenson, both of Yankton, SD, announce their engagement.

Parents of the couple are Bob and Monica Muth and Linda Tramp.

The couple is planning a May 31, 2014, wedding at Sacred Heart Catholic Church, Yankton.

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