

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.

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

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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Lions Club, 11:30 a.m. lunch, noon 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

Summer Food Service Program Sites Available

Across South Dakota this summer, organizations that operate in low-income areas, serve groups of mostly low-income children or operate summer camps with a high proportion of low-income participants are serving as sponsors of the Summer Food Service Program. Various community organizations, nonprofits, schools, local governments, parks and recreation departments, city and county health departments, libraries and neighborhood service agencies are participating as sites or sponsors.

When school is in session, 58,096 South Dakota students receive free or reduced-price meals through the National School Lunch Program. The Summer Food Service Program provides food service to students when school is not in session. Children age 18 and younger may receive a meal

free of charge at a participating site. In 2013, South Dakota Summer Food Service sponsors served 418,012 meals.

A list of participating sites is available now at <http://doe.sd.gov/cans/sfsp.aspx>. Click on "Free Summer Feeding Sites." More sites are being added regularly.

The Summer Food Service Program is federally funded through the U.S. Department of Agriculture and is administered by the South Dakota Department of Education. This agency is an equal opportunity provider

Dave Says

Is It Time For Baby Birds?

BY DAVE RAMSEY



Dave
RAMSEY

Dear Dave,
My wife and I are debt-free except for our house, and she would like for us to go ahead and start a family. I make good money, but I'd still like to wait a little longer and add some extra to our emergency fund before taking that step. Who do you think is right in this situation?

— Joel

Dear Joel,
Assuming, of course, you're talking about a reasonable number of children, the old adage is true: if you wait until you think you can afford them, you'll never have them. You guys have been responsible and are in pretty good financial shape right now. So my thought is have babies if you want babies. Even if your wife told you that she's pregnant tomorrow you'd still have nine months to add on to your emergency fund.

Your financial situation tells me you're both responsible people. You'll be a good provider, and it sounds like you'd both make great parents. And the fact is babies are not that expensive. Having kids won't break your back like lots of people say. You've got extra expenses like diapers and baby stuff the first few years, but it's not going to drive you to the poor house.

Now, if you go to the extreme and

have 16 kids, that many baby birds could become quite a financial problem. But for a normal-sized family with a normal-sized income, children do not create a big financial issue. God bless you guys, Joel!

— Dave

FUNDING FUN AFTER COLLEGE

Dear Dave,
I'm finishing my last semester in college, and I've already landed my first real job making \$33,000 a year. I'm working on a budget, but I have \$15,000 in student loans. This is my only debt, and my parents said I could live at home for a year until I get on my feet, so can I put some fun money into my budget?

— Jonathan

Dear Jonathan,
You can, but my advice would be to make it a really small amount until you repay those student loans. The real question is how long you want that debt hanging over your head.

I'm the kind of guy who likes to rip

the bandage off. Even if it's going to hurt a little bit, I'd rather just do it quick and have it done. With the numbers you gave me, and the fact that you'd be living at home for a while, you'd be able to plow through this student loan debt in a hurry. After that, you'd be in an awesome financial position.

My advice is to keep living like a college student. Save every penny, and have no life for just a little while longer. Trust me, the feeling will be amazing when you start life on your own with a good job and no debt. That's the time to have some fun!

— Dave

* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. His newest best-seller, *Smart Money Smart Kids*, was written with his daughter Rachel Cruze, and recently debuted at #1. *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.

SCHOLASTICS

ALEX OPSAHL

Alex Opsahl, with Opsahl-Kostel Funeral Home and Crematory in Yankton, was selected as the recipient of the Joseph E. Messer Memorial Scholarship for 2014. The recipient is selected by a committee appointed by the South Dakota Funeral Directors Association (SDFDA) and is awarded at their annual convention each year in May.

Opsahl, who is currently serving his apprenticeship at the Opsahl-Kostel Funeral Home and Crematory in Yankton is currently pursuing his mortuary science degree through the University of Minnesota. After completing his degree in May of 2016, he plans to return to South Dakota to work at Opsahl-Kostel Funeral Home and Crematory in Yankton along with his father, Kevin Opsahl.

Opsahl is honored to receive the scholarship and wishes to express his thanks to his sisters, Ann and Laura; mother, Lisa; father, Kevin; his church family; the staff at Opsahl-Kostel Funeral Home and Crematory in Yankton and Weiland Funeral Chapel in Madison; and numerous friends who have provided support. Opsahl started working on his apprenticeship to become a licensed funeral director in September 2013, working with Opsahl-Kostel Funeral Home and Crematory in Yankton and Weiland Funeral Chapel in Madison. Opsahl completed his Associate's Degree in General Studies at Dakota State University prior to attending the University of Minnesota.

The Messer family Foundation developed the scholarship in 2005 in memory of Joseph E. Messer of Watertown. The \$1,000 scholarship is awarded to provide financial assistance to South Dakota mortuary students who intend to return to South Dakota. The candidate must have a minimum grade point average of 3.0 in pre-mortuary coursework, along with other requirements, and be attending a mortuary school accredited by the American Board of Funeral Service.

The South Dakota Funeral Directors Association is a professional association that represents the funeral directors and the funeral home establishments in the state. The association provides education, legislative representation, and public relations statewide.

YANKTON HIGH SCHOOL

Second Semester Perfect Attendance 2013-2014

SENIORS

Ament, Brittany Jo
Cowman, Brice Everett
Fields, Alex Edward
Johns, Mataya Katherine
Mogck, Jordan Patrick
Richardson, Tara Kathryn
Rothenberger, Spencer Darwin
Sawatzke, Lane William

JUNIORS

Beckmann, Danielle Marie
Bergeson, Kyle Jonathan
Cross, Timothy Alan
Eilers, Meagan Kay
Greenaway, Evan Jon
Hale, Brady Allan
Kotschegarow, Jessica Marie
McClure, Brody Seth
Moody, Malan Tyler
Rice, Michael Luther Dean
Sprakel, Andriana Holly
Tramp, Jack Joseph

SOPHOMORES

Ament, Austin John
Chu, Alina
Curtis, Daniel G
Drotzmann, Sophie Ann
Dvorak, Danielle Jo
Eilers, Christopher Neal
Goble, Jeryka Breanne
Golden, McKenna Rae
Greigore, Alicia Dawn
Haak, Logan Gerald
Langeland, Mason Edward
Layne, Joseph Allan
Murphy, Kaisee Joseph
Williams, Hannah Marie

FRESHMEN

Bisgard, Sophie Rose
Bray, Steven Mark
Brockberg, Avery Aaron
Fernandez, Albert James
Groves, Justin Tyler
Hill, Shanna Marie
Kathol, Jordan A
Lacey, Victor Isaac
Lammers, Lucas James
Lynde, Dylan Ray
McDonald, Haley Nicole
Ruffinott, Rose Mary
Sanders, Hunter Elwood
Schaeffer, Katina Ann
Schindler, Cameron Scott
Schroeder, McKenzie Lauren
Shuey, Brandon Patrick
Vogt, Chase Allen
Westerman, Kelsey Lee
Zimmerman, Courtney Lynn

Fourth Quarter Perfect Attendance 2013-2014

SENIORS

Ament, Brittany Jo
Cowman, Brice Everett
Droppers, Layne Michael
Eide, Scott Ronald
Fields, Alex Edward
Fitzsimmons, Brenna Colleen
Gartner, Anthony Jon
Grode, Justin Ray
Gusso, Shayna Marie
Hofer, James Marcus
Johns, Mataya Katherine
Krusse, Annie Louise
Lange, Brooke Janell

Layne, Alexis Marie
Magnuson, John Lawrence
Meyers, Justin Dean
Mogck, Jordan Patrick
Nelson, Trevor Aaron
Popovich, Jessica Lauren
Richardson, Tara Kathryn
Rothenberger, Spencer Darwin
Sawatzke, Lane William
Schultz, Samantha Kay
Stevens, Lindy Mae
Wagner, David Allen Cole

JUNIORS

Appelhaus, Jasmine O
Bartlett, Abbygail Rose
Beckmann, Danielle Marie
Bergeson, Kyle Jonathan
Borgstrom, Dakota Terrell
Brinkman, Tristen Lee
Chavis, Michael Norman
Cross, Timothy Alan
Dannenbring, John William
Diefenderfer, Colton Jess
Eilers, Meagan Kay
Fitzgerald, Matthew James
Graves, Lauren Elizabeth
Greenaway, Evan Jon
Hale, Brady Allan
Kotschegarow, Jessica Marie
Magnuson, Kimberly Iris
McClure, Brody Seth
Moody, Malan Tyler
Olvera, Selena
Raab, Nicholas Steven
Rice, Michael Luther Dean
Selgestad, Jacob Erik
Sprakel, Andriana Holly
Sperk, Allison Lee
Tolsma, Julius Joseph
Tramp, Jack Joseph
Wootton, Kaylee Ann

SOPHOMORES
Abd Al Kream, Bashir
Ament, Austin John
Chu, Alina
Curtis, Daniel G
Doering, Amy Joyce
Drotzmann, Sophie Ann
Dvorak, Danielle Jo
Eilers, Christopher Neal
Goble, Jeryka Breanne
Golden, McKenna Rae
Golden, Paige Morgan

Golden, Ryan Scott
Greigore, Alicia Dawn
Haak, Logan Gerald
Haas, Christopher Michael
Heumiller, Samantha Marie
Johnson, Hannah Kathleen
Langeland, Mason Edward
Layne, Joseph Allan
Mace, Dylan Robert
Mooney, Benjamin Marvin
Murphy, Kaisee Joseph
Oien, Abby Lucille
Schweitzer, Ashley Marie
Shepherd, Jacqueline Louise
Ugofsky, Alleisia Mary Jean
Vornhagen, Cody Arthur
Watts, Tanner Eugene
Williams, Hannah Marie
Woods, Savannah Ann

FRESHMEN
Bisgard, Sophie Rose
Braxton, Jeremiah Jeffrey
Bray, Steven Mark
Brockberg, Avery Aaron
Cowman, Linze Marie
Dangel, Levi Gregory
Fedde, Lilyanna Catherine
Fernandez, Albert James
Georgeson, Roger Layne
Groves, Justin Tyler
Hill, Shanna Marie
Jerke, Austin Joseph
Kathol, Jordan A
Kleinschmidt, Kyle Duane
Kortan, Dylan Douglas
Lacey, Victor Isaac
Lammers, Lucas James
Lynde, Dylan Ray
McDonald, Haley Nicole
Radack, Shelby Lynn
Rowell, Joshua Earl
Ruffinott, Rose Mary
Rust, Benjamin Joseph
Sanders, Hunter Elwood
Schaeffer, Katina Ann
Schindler, Cameron Scott
Schroeder, McKenzie Lauren
Shuey, Brandon Patrick
Vogt, Chase Allen
Wenzlaff, Gabriel Allen
Westerman, Kelsey Lee
Wintz, Joshua Anthony
Zimmerman, Courtney Lynn



Dennis Culver
Oct. 13, 1938 - July 2, 2013

You were the light of my life. Miss and love you day and night.

Glenyce and Family

Ross Elliot (Barney) Frazier
April 25, 1976 - Nov. 1, 2002

Time slips by and life goes on, I hold you close in my heart. There you will remain throughout my life until I see you again.

All my love, Dad

Frank J. Branaugh
April 15, 1921 - Dec. 5, 2008

Beloved Father, Grandfather, Friend and Hero - You remain in our hearts always.

David, Erin, Andrew and Meghan

Donavon Janssen
Jan. 3, 1929 - Feb. 23, 2014

Thank you for the wonderful days we shared together. My prayers will be with you until we meet again.

Love, Henry, Jennifer, and kids

Bill Nooney
Sept. 22, 1935 - April 25, 1984

You are forever missed, but never forgotten.

Love, John, Jeff, Jay, Joel, Lawrence & Lee Patrick

Janet H. Shuff
July 9, 1942 - Jan 11, 2014

You will live in our hearts forever.

Shuff Family

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