

COMMUNITY CALENDAR

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
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton, 605-760-5307.
AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.
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 605-665-8442
Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut

FOURTH THURSDAY

Yankton County Farmers Union, 7 p.m., Sunrise Apartments, 2015 Green St., Yankton, 661-7667.

FRIDAY

Alano, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.
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
Partnership Bridge, 1:30 p.m., The Center, 605-665-4685
AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
Yankton Alcoholics Anonymous, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

SUNDAY

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Whist, 12:30 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Cribbage, 1 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.
Sweet Adelines, First United Methodist Church, 207 W. 11th, Yankton. Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

Wayne State To Host Wildflower Walk

WAYNE, Neb. — Wayne State College will host "Nebraska Wildflower Week" on campus, June 3 at 6:30 p.m. There is no admission charge.
Meet in the Gardner Business Hall Parking Lot 6 on the east side of the campus along Walnut Street and take a leisurely stroll through the campus to explore the use of native plants in the summer landscape.
There will be drawings for native plants at the event.
Additional walks will be hosted on July 22 and Sept. 23.
For more information, contact Kim Schramm at 402-375-7384 or kischra1@wsc.edu.

SDHDA Approves Project Funding

PIERRE — The South Dakota Housing Development Authority (SDHDA) Board of Commissioners recently approved the funding of 15 projects with money from the Housing Opportunity Fund (HOF). The HOF program was created via the "Building South Dakota Fund" during the 2013 Legislative Session and was designed to promote economic development in South Dakota by expanding the supply of affordable housing.
The HOF projects will provide new single family homes, new single family rental units, new and rehabbed multifamily rental units, homelessness prevention and homebuyer assistance for an estimated 321 South Dakotans.
Area HOF recipients are:
• Nome Street Project House No. 39 Development, 111 Nome St., Yankton; Developer: Habitat for Humanity of Yankton County; Housing Opportunity Funds Reserved: \$55,000; Development Summary: The new construction of a single family home.

City Has Board, Commission Openings

The Board of City Commissioners is seeking Yankton residents to fill openings on the various City of Yankton Advisory Boards and Commissions. The openings for 2015 include:
• Three vacancies on the Planning Commission
• Two vacancies on the Yankton Community Library Board
• Two vacancies on the Park Advisory Board
• Two vacancies on the Fox Run Golf Advisory Board
• One vacancy on the Airport Advisory Board
Anyone who is interested in filling one of the openings should submit a letter of interest to the Mayor and Board of City Commissioners including your reason for wanting to serve on the respective board or commission. Letters may be sent to: Mayor, c/o City Manager's Office, P.O. Box 176, Yankton, SD 57078.
The deadline for these inquiries is May 29.

Yankton County Republican Meeting

The Yankton County Republicans will meet at 6:30 p.m. Monday, June 1, at the party headquarters at 314 Walnut St., Yankton. Bring a friend.

Dave Says

Save Extra Instead

BY DAVE RAMSEY

Dear Dave,
I recently applied for life insurance for the first time with a child rider. The insurance company denied my request for the rider portion because my son has hemophilia. Do you have any suggestions or advice?
—Sarah

Dear Sarah,
Unfortunately, you're going to have a difficult time with this situation. It's generally pretty hard, for obvious reasons, for hemophiliacs to get life insurance. I hope you understand that's a statistical statement, not a spiritual statement.

You can always cover him as a child by building an emergency fund over and above the three to six months of expenses I normally recommend. A child rider is just a small policy to cover final expenses and things like that, so you could self-insure by saving up in the event — God forbid — of a worst case scenario. An average funeral today costs around \$7,000 to \$10,000. You could always spend less, but if you guys have reasonable safeguards this isn't a situation you should be facing. I mean, there are probably some things he just shouldn't do from a common sense standpoint, right? But lots of folks have long, wonderful lives with that particular condition.

It might be that as research on the disease progresses and as he gets older, there's a possibility that he



Dave
RAMSEY

life insurance.

In short, I think there's hope for the future. In the meantime, I would cover it with a slightly larger emergency fund. Just add a few thousand to what you would normally set aside for emergencies, because you might face some medical issues, as well.

—Dave

BANKRUPTCY AFTERSHOCKS

Dear Dave,
What are the long-term effects of declaring bankruptcy?
—Brittany

Dear Brittany,
One of the biggest aftershocks of filing bankruptcy is that it stays on your credit report for years afterward. A Chapter 7 filing, which wipes out everything and gives you a clean slate, stays on your report for 10 years. Chapter 13, which is a repayment plan, and Chapter

could qualify. Think about this. If you even whispered a word like "cancer" anywhere near your name 25 years ago in the insurance business, you were done — no life insurance of any kind. Nowadays, they look at all the factors involved. You can actually have had cancer and get

11, another type of large bankruptcy or business bankruptcy, both stay on your credit bureau report for seven years.

Another big problem is that it can follow you around when it comes to applications or when you apply for different types of licenses. Many of these ask if you've ever filed bankruptcy. It doesn't ask if it's still on your credit report; it will ask if you've ever filed bankruptcy. If you have, you'll have instances for the rest of your life when you have to admit it and explain it all over again. So, it's an emotional scar that follows you around for a long, long time.

Too many bankruptcy filers never really recover from their financial distress because they never learn new and better ways to manage their money. That's why I recommend people do everything they can to avoid bankruptcy. It's not an easy do-over; it's a last-resort kind of thing. And in the vast majority of situations it's just not necessary.

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Beran Chosen Czech Days Parade Marshals

The Tabor Chamber of Commerce is happy to announce the selection of Darrell and Ann Beran as the 2015 Tabor Czech Days Parade Marshals to lead the 67th annual Czech Days Parade on Friday, June 19th at 1:00 p.m.

Both Darrell and Ann have been Tabor area residents all of their lives. Darrell was raised on a farm Southeast of Tabor and Ann was raised on a farm East of Tabor. They were married on October 12, 1968.

Darrell's parents are Emil and the late Evelyn (Blachnik) Beran of Tabor, and Ann's parents are the late Henry and Vincie (Carda) Adam of Tabor.

Darrell attended Elm Grove Country School and graduated from Tabor High School in 1961. From there he attended Southern State Teachers College at Springfield for Automotive Repair.

Ann attended St. Wenceslaus Grade School in Tabor and graduated from Mount Marty High School in 1964. From there she went on to Washington Senior High School of Practical Nursing as an LPN. She worked at Sacred Heart Hospital as a nurse for a few years and then stayed at home to raise their family. After her children were grown, she returned to nursing for almost 30 years.

Darrell farms with their son, Brian and family Southeast of Tabor. He retired with 21 years on the Tabor Fire Department and is currently a Director of the Bon Homme Yankton Electric Association in Tabor. He is a member



Darrell and Ann Beran, this year's Czech Days Parade Marshals.

and past Commander of the Tabor Kortan-Hatwan American Legion Post #183, member of the Tri-State Old Iron Association in Yankton where he has enjoyed participating in the WNAX Tri-State Old Iron Antique Tractor Ride.

Darrell and Ann are members of St. Wenceslaus Catholic Church, where Ann volunteers for the church, and served on the Church Council. She is a

member of the Altar and Rosary Society and a past officer. She also volunteers for various organizations in the Tabor Community. She enjoyed participating in the Czech Plays for the Czech Heritage Preservation Society, along with Darrell in the past.

Ann has conducted the Baking Demonstration at Czech Days, along with family members for the past 11 years. Last year she did a video teaching the art of making Kolace and Rohlíky which she hopes will encourage others to continue this very important tradition.

They both enjoy traveling to Czech festivals and attending other community celebrations throughout the neighboring states where they have met wonderful people and have always promoted the community of Tabor of which they are so proud to call home. Darrell has their parade chairs ready in the trunk of the car starting in the spring as he plans their annual adventures. They also love going to their grandson's activities and sporting events.

Darrell and Ann have two children, Brenda Beran of Sioux Falls; & Brian (Amy) Beran, grandsons Braden & Maxwell of Tabor.

They invite everyone to come and celebrate Czech Days with them on June 19th and 20th, 2015.

American Legion Auxiliary South Dakota Girls State At USD

VERMILLION — Nearly 400 high school junior girls from across South Dakota plan to learn about civic participation June 1-6 at the 2015 American Legion Auxiliary South Dakota Girls State program in Vermillion.

The W.O. Farber Center for Civic Leadership at the University of South Dakota will host the event for the 14th consecutive year. The South Dakota American Legion Auxiliary chose the 388 girls for the 69th annual Girls State, which teaches participants about every aspect of American government, from the local and state to the federal level.

Students are divided into cities and counties where they have an opportunity to run for a mythical political office or seek various law enforcement positions. They will also learn firsthand from state and local public servants, including U.S. Sen.

John Thune; U.S. Rep. Kristi Noem; South Dakota Attorney General Mary Jackley; and state Reps. Peggy Gibson, Jean Hunhoff and Mike Stevens. Kim Malsam-Rysond with the governor's office and Kim Olson from U.S. Sen. Mike Rounds' office are also scheduled to attend.

Inauguration of the new ALA South Dakota Girls State governor will take place at 8 p.m., Friday, June 5, in Aal's Auditorium, with Madison Mead, 2013 Girls State governor, providing the keynote address. The Girls State Chorus, under the direction of Ethel Cooper, of Springfield, will present a patriotic concert prior to the inauguration ceremony. Other Girls State activities for the week include general assemblies, talent auditions, invited speakers, campus tours and various presentations and meetings. A college/career fair is also scheduled for

Wednesday, June 3, in the Muenster University Center conference.

The Girls State community project for 2015 is supporting the Volunteers of America Dakotas Berakhah House, a Veterans Housing Program in Sioux Falls that was formed to help homeless and struggling veterans. Throughout the week, Girls State will collect monetary donations, toiletries, towels, single bed sheets, alarm clocks, shower curtains, gift

cards and household kitchen items for the house. Donations are also accepted by contacting Cheryl Hovorka, ALA SD Girls State Director, at (605) 677-5702 or gstate@usd.edu.

For more information about Girls State, including a brief history, a list of activities and events and live video stream, please visit <http://www.usd.edu/girlstate/> or email gstate@usd.edu.

Thank You

Perhaps you sent a lovely card, or sat quietly in a chair. Perhaps you sent those beautiful flowers that we saw sitting there. Perhaps you spoke the kindest words as any friend could say. Perhaps you weren't there at all, just thought of us that day. Whatever you did to console our hearts, we thank you so much for whatever part.

Pat Fuks & family, Charlotte Vitek & family
Deon Stredde & family

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