

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
 glas, Yankton. For more information, call 605-857-0896.

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

FOURTH FRIDAY

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

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

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, 605-760-7082.
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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

Veteran Service Office In Need Of Volunteer Drivers

The Yankton County Veterans Service Office is in need of a few good men and women to volunteer as drivers for the DAV van rides that are offered to veterans seeking medical services at the Sioux Falls Regional VA Hospital. The DAV van is scheduled to take veterans to medical appointments at the Sioux Falls VA Hospital on Tuesdays and Thursdays. Over the past year, the Yankton area has had several former drivers who have had to stop their volunteer work with the DAV van due to medical conditions and other factors. Van driver coordinator, Yankton County Veterans Service Officer Michael McDonald states that he is down to about seven drivers, but that he would like to be able to double that number of available drivers.

"There is a process one has to follow to become a DAV van driver," says McDonald, "but being a van driver is an excellent opportunity for folks who are semi-retired or anyone who can afford to donate a day of their time to 'pay it forward' to those men and women who have served our country."

If you have any interest in volunteering to serve in this role, contact McDonald at the County Veterans Service Office. The phone number is 260-4420. McDonald is in the office from 1-5 p.m. Mondays and 9 a.m.-5 p.m. Tuesdays and Wednesdays.

Dave Says

School Is On The Horizon

BY DAVE RAMSEY

Dear Dave,
 My husband will be leaving his full-time job in a year so that he can go back to school full-time and finish his degree. We've both agreed this is what we want to do, but it means that we'll go from a yearly income of \$90,000 to \$45,000. We'll have tuition assistance from my job and his veteran's stipend to help pay for things, plus we're debt-free except for our house. But in this scenario, once we complete Baby Step 3 should we move directly to Baby Step 4 or continue saving?

—Erin

Dear Erin,
 I think this is a good plan, as long as the two of you are on the same page and you're willing to save like crazy for the next year and beyond. Even with help from your employer and his stipend you'll still have some expenses, so you'll have to be ready.

Once you complete Baby Step 3, which is having three to six months of expenses set aside as an emergency fund, Baby Step 4 is usually starting to invest 15 percent of your income toward retirement. In this case, while he's finishing his degree, you're not investing for retirement directly but you are investing in your husband and your future together. That's a great investment, by the way. As long as he's studying



Dave
RAMSEY

something that has marketplace application, you're setting the stage for him to make back the money put into his degree and much more.

If that's the plan, and he's not off pursuing a Ph.D. in something like German polka history, you two are making a great investment. So work hard now,

cut all the corners you can and pile up money so you two can get through his time in school!

—Dave

SELLING A CAR WITH A LIEN

Dear Dave,
 How do you sell a vehicle with a lien amount that's higher than the actual value of the car?

—Miranda

Dear Miranda,
 First, you have to find a way to cover the difference between the amount of the lien and what you can get for the car. Let's look at an example.

If the car is worth \$15,000, and you owe \$18,000, that would leave you \$3,000 in the hole. How do you get out

of that car? The bank holds the title, and until you give them the payoff amount of \$18,000, you're not getting the title. The easiest and simplest way would be if you had \$3,000 on hand to make up the difference. But if someone comes along and buys the car from you for \$15,000, you've got to be able to cover the remaining \$3,000, right?

Barring the best-case scenario where you actually have the money, you could go to a local bank or credit union and borrow the remaining \$3,000. I hate debt, but being \$3,000 in the hole is a lot better than \$18,000 in the hole. Then, you could turn around and pay back the \$3,000 quickly.

After that, you'd give the total amount owed to the bank. They would give you the title, and you sign it over to the new owner. That's how it works!

—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, Entrepreneurship and Smart Money Smart Kids. 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.

S.D. Department Of Transportation Holds Snowfighter ROADeo

The South Dakota Department of Transportation holds a snowfighter ROADeo every other year to allow snowplow operators a chance to test and improve their skills prior to the snow removal season. The ROADeo also includes training sessions and safety classes that range from mowing safety to equipment inspection to employee health screenings.

In the competition, drivers must maneuver a 50,000-plus pound truck equipped with a front plow around obstacles that simulate parked cars, sharp turns, a cul-de-sac and other real-world situations. In this timed event, drivers score points for certain obstacles and can lose points if they hit an object, in this case a cone or a barrel. The winner is determined by the total points earned for completing each challenge.

The ROADeo is held in the fall in each of the four regions. The top twenty drivers, five from each region, advance to the state competition with awards given for first, second and third place.



SUBMITTED PHOTO

Top 5 Obstacle Course Drivers for the Mitchell Region – Photo attached (LtoR) Chris Voelker, Madison Shop – 3rd place, David Fischer, Menno Shop – 2nd place, Curt Thiesen, Sioux Falls Shop – 4th place, Brad Steeneck, Junction City Shop – 1st place, Nick Peterson, Lennox Shop – 5th place, Craig Smith, Mitchell Region Engineer. Nick Peterson was also the top Rookie driver for the Mitchell region and the Junction City/Beresford Unit 291 had the highest average for the obstacle course.

Keeping South Dakota's roadways in a clean, safe driving condition during the winter months is one of the most vital services provided

by the South Dakota Department of Transportation. Snowplow operators are essential and important state employees and the ROADeo

helps them improve skills needed to carry out their winter duties in a safe, efficient and effective manner. Winners received a heavy-duty winter work jacket that will be embroidered with the Snowfighter Roaddeo 2014

- ROADeo GOALS**
- To re-acquaint drivers with snowplowing equipment.
 - To refresh and sharpen snowplowing skills.
 - To heighten awareness of safe winter driving practices.
 - To provide training for employees.
 - To build confidence and encourage team building.
 - To gather together all of our region maintenance personnel to exchange ideas and share information.
 - To increase the morale of snowfighters.
 - Get maintenance employees in the winter maintenance mindset
 - Stress safety and discuss how to prevent injury or damage to people, equipment and property

SCHOLASTICS

WAYNE STATE COLLEGE

WAYNE, Neb. — They are story-tellers. They give campus tours. They help host college events. They serve on student panels.

They are Navigators. Forty-two students have been named this year's select group of leaders at Wayne State College. Twenty are first-time Navigators, and 22 are returning. Navigators serve as the official student representatives of the college to current and prospective students, parents, high school guidance counselors and the larger community.

"The Navigator program is absolutely key to everything we do in admissions," said Amy Gade, Coordinator of Admissions Services. "We know that prospective students who visit our campus are over 60 percent more likely to enroll at WSC. Having such a wonderful group of student ambassadors of the college helps our

prospective students get a real feel for what life at WSC could really be like for them. These students then leave our campus feeling more informed and prepared to make their college decision, and often because of their experience with our Navigators, that decision is to attend WSC!"

Navigators play an important role in illustrating to prospective students what WSC is all about, and they are especially enthusiastic about that part of their job.

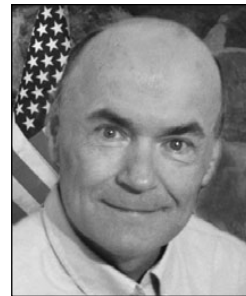
"I wanted to be a part of

Navigators because I want to be able share my college experiences with future Wildcats," said Navigator Kelley Robinson of Polk, Neb. "I want them to be able to have that moment I had when I visited, that 'I feel like I belong here' moment, and to show them all the benefits of going to college, wherever they choose to go."

The following is the full list of the area 2014-15 Navigators, including their hometowns and majors:

- Ben Gehring, Ponca, Neb. — Natural Science Ed-

- ucation
 - Allyssa Schroeder, Yankton — Math Education
 - Angelique Stappert, Wynot, Neb. — Elementary Education
 - Cody Stappert, Wynot, Neb. — Business Education
 - Jaden Wamstad, Laurel, Neb. — Elementary Education
- Wayne State College, a regional, public four-year college located in northeast Nebraska, is a proud member of the Nebraska State College System.



Jay Williams District 18 House

South Dakota Native

Born and raised on a farm in central South Dakota
 Raised three children in Yankton with wife, Carol

Veteran

Naval Officer with duty in Vietnam
 Naval Aviator with duty in Europe

Proven Leadership

Yankton School Board
 Lewis and Clark Behavior Health Services Board
 Founded and still operate a high tech business

Paid for by Win With Williams

ELECT

A Yankton County Auditor Needs To Be Accurate



GARRITY

Inaccurate tax collections
 Source: South Dakota Legislative Audits

"...inaccuracies resulted in property underpayments to tax entities ..."

- 43% or 5,948 Parcels **Inaccurately Levied**
- Resulting in \$223,796.23 County **Revenue Loss**

For more info - visit: www.legislativeaudit.sd.gov

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