

Four To Compete For 2015 Czech Days Queen

TABOR — Four area young ladies are competing for Czech Days Queen during the 67th annual celebration on June 19-20 in Tabor. The four are Cheree Becvar, Madison Dangler, Kimberly Stibral and Savannah Woods.

Areas of competition include a community vote, talent, costume and personal interviews. The contestants will have their costumes judged and perform their talent on Friday, at 7 p.m. in Sokol Park.

CHEREE FRANCINE BECVAR

- School: Yankton High School (2015-2016 junior).
- Parents: Arlen Becvar and Frank Hoffert.
- Ambitions and Future Plans: Keep dancing and become a radiologist.
- Activities Participated in High School: Competitive Cheer, Dance Team, Boys Basketball Cheerleader, Girls Basketball Cheerleader, Violin and Choir.
- Honors Earned: Lettered in Competitive Cheer, Dance Team, and Sideline Cheer. Perfect Attendance Award, 2008 South Dakota High Point Champion for Dream Girls, 2009 Miss Summer Princess, 2010 3rd Place Regionals Baton Championships in Omaha.
- INTERESTING FACTS: Hobbies, Clubs, School Activities, Community Activities or Achievements: I have been dancing since I was 2 years old. I've danced for nursing homes, Ice Cream Socials, and Riverboat Days. I've participated in March of Dimes March for Babies and volunteer at the hospital. I've competed in club gymnastics, club cheer, and club dance.
- Activity for Talent Contest: Lyrical dance solo.
- Why do you want to be Czech Days Queen? "I have been going to Czech Days ever since I was born. It is part of who I am. It would be a great honor to represent Tabor and to grow in my Czech heritage by being Czech Days Queen."
- What does Czech Days mean to you? "Czech Days is a celebration of our heritage. It is a time to have fun with friends and family. It is eating kolaches, the Beseda Dance,

listening to Polka music, watching the parade and riding the carnival rides. I look forward to it every year."

MADISON MARIE DANGLER

- School: Yankton High School (2015 Graduate).
- Parents: Wade and Lisa Dangler.
- Ambitions and Future Plans: Attend the University of South Dakota this fall enrolled in the Honor's Program with a major in Medical Biology. I then plan to continue on for a Doctorate of Medicine in Pediatrics.
- Activities Participated in High School: Basketball, Fall and Summer Softball, Track, Dance, National Honor Society, Gift Givers Club, Pioneer Club, Science Olympiad, Mathletes, and Staff Writer for High School Newspaper.
- Honors Earned: Heather Muth Garvey Memorial Award, Rensselaer Medal Award for Excellence in Math and Science, Two Time Varsity Letter Winner for Gazelle Softball, Mathletes Excellence in Geometry, Two Time Academic Letter Winner, and currently ranked as Valedictorian of YHS Class of 2015.
- INTERESTING FACTS: Hobbies, Clubs, School Activities, Community Activities or Achievements: My hobbies include: assisting youth softball girls with pitching, tutoring, volunteering at the local nursing home, babysitting, dancing, helping my grandpa on the farm, and spending time with my family.
- Activity for Talent Contest: Dancing.
- Why do you want to be Czech Days Queen? "I have been participating in Czech Days for as long as I can remember. I have special memories of being in numerous kiddie parades, being Czech Days Princess, Beseda Dancing, and celebrating my heritage with my family and community. I would enjoy following in my family's footsteps by being Czech royalty and representing my Czech Heritage. I feel I would be a good ambassador for the town of Tabor."
- What does Czech Days mean to you? "Czech Days, to me, is the celebration of the

Czech Heritage in America. It is a time when Czechs from all across the country are able to gather together and enjoy the traditions that have been passed down by our ancestors. Czech Days is well known for its Polka music, Beseda Dancing, and traditional Czech foods especially, my favorite, kolaches and dumplings."

KIMBERLY JANICE STIBRAL

- School: Scotland High School (2015 Graduate).
- Parents: David and Darla Stibral.
- Ambitions and Future Plans: Attend Black Hills Beauty College in Sioux Falls to become a cosmetologist.
- Activities Participated in High School: Volleyball, Wrestling Stat, Golf, Softball, Show Choir, Band, Choir, FCCLA, F.C.L.A. (Fellowship of Christian Athletes), Mentor to Elementary Students, Play, Oral Interpretation and Quiz Bowl.
- Honors Earned: Lettered in Volleyball, Wrestling Stat, Band, Honor Roll, All State Chorus three Years, Area Honor Band three years, and 2009 Czech Days Princess.
- INTERESTING FACTS: Hobbies, Clubs, School Activities, Community Activities or Achievements: I love making kolaches and then eating them! I'm a farm girl and I enjoy helping my dad on the farm and hunting. I also like being involved in our church by serving at events and volunteering. Some other interesting things about me is that I enjoy working, between my two jobs there is never a dull moment! I enjoy spending time with my family and traveling. I've had a lot of fun visiting my cousin and his family in Monterey, California the past two summers. I am also a member of the American Legion Auxiliary.
- Activity for Talent Contest: Perform a song in Czech.
- Why do you want to be Czech Days Queen? "I've dreamed about it since I was a little girl. My family and I have talked about it forever. I'm very proud of my Czech heritage and being a part of Tabor's Czech community has shaped me into the person I am today! It would truly be a privilege and an honor to represent Tabor as their Czech Days Queen."
- What does Czech Days mean to you? "To me Czech Days means family and friend's returning to Tabor to be a part of all the memorable festivities such as polka dancing, enjoying the Czech meal at Beseda

Hall and having a good time! Czech Days helps preserve the Czech heritage in Tabor's community. My late grandma Evelyn made sure I was always apart of Czech Days by helping her make dozens of kolaches and working alongside her at the American Legion. Starting off with the Tabor Bluebird's baseball game and Rich Shield Fireworks and ending with the coronation ball on Saturday night. Czech Days is a fun and exciting weekend! It's the highlight of my year and I feel that when you see the saying "Vitame Vas" Tabor truly lives by that, people from all around come to Czech Days because they feel welcomed! I'm truly inspired and miss Mildred Ciml who taught me the Beseda dance which I've enjoyed being a part of for the past twelve years, and from her, having a greater appreciation for all the hard work and effort that makes Czech Days possible."

SAVANNAH ANN WOODS

- School: Yankton High School (2015-2016 Senior).
- Parents: Todd and Joleen Woods
- Ambitions and Future Plans: Go to college, run for a collegiate team.
- Activities Participated in High School: Cross Country, Track, Church Youth Group, Boys basketball manager/statistician.
- Honors Earned: All State Cross Country 2012-2013, All American 2012, All Conference 2011-2014.
- INTERESTING FACTS: Hobbies, Clubs, School Activities, Community Activities or Achievements: I knit, play saxophone, build small furnishings for my home, part of my youth council at my church, do the video/power point for church services, work at Walgreens in Yankton.
- Activity for Talent Contest: Playing my saxophone.
- Why do you want to be Czech Days Queen? "I want to be Czech Days queen because I know my grandpa would be proud. I also want to be queen because it's part of my heritage and would mean so much to me and my family."
- What does Czech Days mean to you? "Czech Days is a time for people to come together, have fun and share their Czech heritage together. It also teaches the children about their heritage also."

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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 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 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



Dave
RAMSEY

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 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.

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ESTATE AUCTION

Saturday, June 6, 2015

Directions: From Yankton, SD – 5 miles south on Hwy 81 or from Hwy 12x81 Junction – north 4 miles on east side

Auction Starts at 10:30 a.m.
Lunch on Grounds, Dean R. Kuchta Estate

VEHICLES & FARM EQUIPMENT: 2005 GMC 1500 extended cab 4x4 pickup with topper, automatic, 46,800 miles; 1978 Ford F150 custom 4x4, automatic, 351 engine, 98,074 actual miles; 1996 Ford Tempo, power seats, locks & windows; 1983 Chevy 30 Honey motor home with awning & generator; 1980 Honda motorcycle custom 750, VIN RCD12203733; 2005 CBR 600RR Honda motorcycle, 7,000 miles & new tires; 2014 Coachman Clipper, 17' camper, like new; 1996 Polaris Xplorer 400 4-wheeler, liquid-cooled automatic, 2,164 miles, chain drive, VIN 3020624; John Deere 520, wide front, 3 point, good rubber, SN 5209995; Farmall Super M tractor with dual loader, good rubber, wide front, power steering, SN F28105; Farmall Super C SN 42759, new battery; Allis Chalmers W.C. with woods belly, mower L59; 16' Larson boat with trailer, with 70 HP like-new 8.0 Johnson kicker motor with Minn Kota trolling motor, power drive with foot control; Burnton commercial lawn mower, 48" deck, 5 speed, 14 HP Kawasaki engine, SN XB486449; Yardman 21" self-propelled push mower; 13' 4-wheeler trailer; David Bradley steel wagon; 1998 2-wheel tow dolly

GUNS(Guns will be sold at 12:30pm): Winchester 264 magnum bolt action; Ruger MD 77 264 magnum; Winchester Model 100 308; Remington 22-250; Finland 25-06; SKS 5-7.62x39mm 26 V15094; Marlin M783 22 magnum; Marlin 22 LR; Remington 22 LR; Ithica Model 37, 12 gauge; Remington 870 12 gauge; Winchester M-12 12 gauge; Harrington 410; shell reloading equipment and dies powder and primer; Many new boxes of big rifle shells

TOOLS: Craftsman 10" table saw, direct drive, 2 HP; Craftsman tool chest, upper & lower, 2" drawers; Brute 15-gallon air compressor; Tool boxes full of tools; Lots of socket sets; Many shop tools

HOUSEHOLD: GE refrigerator freezer; 15 cu. ft. upright freezer; 15 cu. ft. Woods chest freezer; 2 gun cabinets; GE washer & dryer; Frigidaire front-load washer; Sears Kenmore dryer; 1000-gallon propane tank; Dressers; Chest of drawers

MISCELLANEOUS: Hip waders; Many fishing poles; Boxes of fishing lures & weights; Minnow buckets & dip nets; Life jackets; Anything to do with fishing, WE HAVE IT!

TERMS: CASH – FULL SETTLEMENT DAY OF SALE. ALL ITEMS SOLD AS IS. NOT RESPONSIBLE FOR ACCIDENTS OR THEFTS. All announcements made day of sale take precedence over printed materials.

Sale Conducted By: **AUCTIONEERS** **CLERK**
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