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ΜU COM ΝΙΤΥ CALENDA

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 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 Exercise, 11 a.m., The Center, 605-665-4685 Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street. Partnership Bridge, 1 p.m., The Center, 605-665-4685 Bingo, 7-9 p.m., The Center, 605-665-4685 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

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 a.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 Quilting, 9:30 a.m.-3 p.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 St.

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-

Dave Says An Opportunity To Be A Model Couples with young kids sometimes consider creating a trust in the event that they both die **BY DAVE RAMSEY** tire with some dignity

Dear Dave,

My daughter is 14, and she was recently offered a steady weekend modeling job. Do you have any advice on how to handle the money she earns? -Cynthia

Dear Cynthia,

In terms of investing some of the money she'll make, a Roth IRA would be pretty cool. You would have to oversee it, of course, and you'd have to file a tax return, but starting something like this when she's 14 would help set her up for some serious money later.

I think the biggest thing, however, is to make sure you create lots of teachable moments for this young lady. There are three areas every child should learn about when it comes to finances: spending, saving and giving. If she's working and earning money, she should be able to spend a little and enjoy the fruits of her labors-within reason, of course.

Saving for the short term might include putting money aside for a car or even college. Long-term goals would include the Roth IRA, so she would have a head start on being able to re-

Plan for the unexpected when you're healthy.



RAMSEY

daughter. It's also a great chance for you, as a parent, to involve her in the process and teach her important lessons that will last a lifetime!

Dear Dave,

CALL ME TODAY

1101399SD.1

When should a couple think about creating a family trust? -Angie

we give, it helps us real-

This is a phenomenal

opportunity for your

Dear Angie, A family trust can take different shapes.

Ask me how these State Farm[®] health products can protect you if you become ill, or get injured and are unable to work:
disability insurance
hospital income insurance supplemental insurance • long-term care insurance Like a good neighbor, State Farm is there.*



Rhonda L Wesseln. Agent Insurance Provider/Agent 1023 W 9th Street Yankton SD 57078 Bus: 605-665-4411

unexpectedly. In these situations, a family trust

Some people also create trusts for the pur-

But to be honest, Angie, I can't think of a sit-

uation where you'd want to create a family trust

to manage money while you're alive. Unless, of

course, it contains some kind of estate planning

Dave Ramsey is America's trusted voice on

money and business. He's authored four New

York Times best-selling books: Financial Peace,

More Than Enough, The Total Money Makeover

and EntreLeadership. The Dave Ramsey Show is

heard by more than 6 million listeners each

week on more than 500 radio stations. Follow

Dave on Twitter at @DaveRamsey and on the

web at daveramsey.com.

would be managed for the care of minor chil-

pose of avoiding estate taxes. These trusts aren't as common, because you don't have to

worry about estate tax problems unless you

have assets in excess of \$5 million, based on

5

-Dave

State Farm Mutual Automobile Insurance Company • Bloomington, IL

-Dave

S.D. Early Spring Climate Forecast Released

"In general, all areas of the state struggled to

reach average March temperatures. This is in

sharp contrast to last year, when March tempera-

tures were 6 to 15 degrees or more above aver-

BROOKINGS — What a difference a year makes. Statewide, March 2013 in South Dakota was cooler and wetter than a year ago, where extremely warm temperatures contributed to a record warm year nationally and eventual drought development in South Dakota.

"In general, all areas of the state struggled to reach average March temperatures," said Laura Edwards, SDSU Extension Climate Field Specialist.

Referencing data from the National Weather Service's Cooperative Observer Network, differences are evident between western and eastern parts of the state. Edwards says temperatures were up to 6 degrees below average in the west and 6 to 12 degrees below average in the east.

"This is in sharp contrast to last year, when March temperatures were 6 to 15 degrees or more above average," Edwards said.

Many eastern locations had monthly average temperatures rank in the top ten coldest of any March on record.

Precipitation in the last month varied widely, noted Dennis Todey, SDSU Extension and State

precipitation ranging from 0.05 inches to 0.70 inches," said Todey.

age."

A select number of localities benefited from rain or snowfall above average, but these were few and far between.

"Some notable wetter areas are western Pennington County, Grant and Deuel counties in the northeast, west of Sioux Falls in McCook County, and Todd and Tripp counties in the south central. Most of these areas were about one half inch above average precipitation for March," Todey said.

Unfortunately, some of the precipitation fell on frozen ground - leading to rapid runoff for pond and dugout refill, but little soil moisture recharge.

Edwards says the outlook for early April calls for a continuation of cooler than average tem-

to warm to near-average levels for this time of year.

LAURA EDWARDS

"However, April is notorious for big swings between cold and warm temperatures," Edwards said.

In the northeast, a lot will depend on how long the snow cover takes to melt. A higher chance of above average precipitation is forecast for the first couple of weeks of the month, which covers all but the far northwestern part of South Dakota. She notes that some farmers are appearing anxious for the snow to melt, and the forecast for April may not be encouraging.

"In the northeastern counties, there are still quite a few snowcovered fields, despite the last few warm days," said Edwards.

Most farmers in that area plan to plant corn around the third or fourth week of April and sovbeans in early to mid-May. The southern area farmers try to get into fields even earlier. Spring

wheat planting has barely begun, but those activities will increase rapidly this month as well. Soil temperatures are an important consideration for planting conditions, Todey says.

"Soil temperatures at 4-inch depth are above average over most of the western and far southern parts of the state. Temperatures are lagging in the snow covered areas of the northeast. The generally dry soils should warm rapidly once warmer conditions reach the state," he said.

A cool spring has been good news for the state's drought in eastern cropping areas, but dryness has degraded conditions in the northwest.

"As the wetter season approaches, some more drought relief is expected across most of the state," said Todey. "The latest seasonal drought outlook shows likely improvement over the next three months in all areas except the southern tier of counties along the Nebraska border."

Conditions should improve. But impacts of last year's drought are going to carry over into the growing season in the way of limited soil moisture and drought impacts on rangeland.

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

USD Hosts Langston Hughes Project April 9

VERMILLION — The Langston Hughes Project, a multimedia concert performance of Langston Hughes' kaleidoscopic jazz, is coming to the University of South Dakota for an 8 p.m. performance on Tuesday, April 9, at Farber Hall inside of Old Main.

The performance, "Ask Your Mama: Twelve Moods for Jazz," is Hughes' homage in verse and music to the struggle for artistic and social freedom at home and abroad at the beginning of the 1960s. A 12part epic poem, "Ask Your Mama" is scored with musical cues drawn from blues and Dixieland, gospel songs, boogie woogie, bebop, pro-gressive jazz, Latin "cha cha," Afro-Čuban mambo music, German lieder, Jewish liturgy, West Indian calypso, and African drumming.

This unique musical experience, which is free and open to the public, also utilizes engaging videography during the performance to link the words and music of Hughes' poetry with topical images of "Ask Your Mama's" people, places, events, showcasing the visual artists Hughes admired and collaborated with over the course of his distinguished career. The words, images and music recreate a magi cal moment in cultural history, bridging the Harlem renaissance, the post-World War II beat writers' coffeehouse jazz poetry world and the looming Black Arts perform-

ance explosion of the 1960s. The performance is brought to life by the Ron McCurdy Quartet. McCurdy is professor of music in the Thornton School of Music at the University of Southern California and is past-president of the International Association for Jazz Education. Additionally, he is the director of the National Grammy Vocal Jazz Ensemble and combo, and also serves as director of the Walt Disney All-American College Band in Anaheim, Calif. This event at USD is sponsored

by the Beacom School of Business, Center for Teaching and Learning, College of Arts & Sciences, College of Fine Arts, Department of English, Office of Institutional Diversity, Office of Academic Affairs and the Office of the Dean of Students.



"Most notably, the northwestern part of South Dakota was exceptionally dry, with total

peratures for most of the northeastern areas. Elsewhere, temperatures will gradually begin

To read more articles about South Dakota's climate, visit www.iGrow.org.

