

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
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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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

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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.

Chemistry Students Honored At National Symposium

VERMILLION — Two University of South Dakota graduate students were recognized with prominent awards for their outstanding contributions to chemistry research at the 53rd Sanibel Symposium at St. Simons Island, Ga., recently.
Jiangchao Chen received the IBM-Löwdin Award for Postdoctoral Associates while Stephanie Jensen was awarded an IBM-Zerner Award for Graduate Students. Both students are part of a computational chemistry research group founded by Dmitri Kilin, assistant professor of chemistry at USD. They were among nine students recognized at the 2013 Sanibel Symposium, which is the longest running, privately-organized meeting in the field of the quantum theoretical treatment of electronic structure, spectra, and dynamics.
Chen was cited for his project, "Ab Initio Molecular Dynamics of Photodissociation of Lanthanide Cyclopentadienyl-type Precursors for Laser-Assisted MOCVD," which conducts research about laser fragmentation of lanthanide complexes with monitoring by time-of-flight mass spectrometer. His experimental research is under the instruction of USD Chemistry Professor Mary Berry, Ph.D., who is a leading expert in lanthanide complexes and computational simulation.
According to Kilin, Jensen has achieved great results within the last two years of her study, "Ab initio molecular dynamics of Ag, Ni, and Co doped titanium dioxide anatase (100) surface photo electrochemical cell." Her research conducts computational modeling of hot carrier relaxation and charge transfer in surfaces of an important semiconductor — titanium dioxide.

50th Anniversary Celebration

Mr. & Mrs. Gerry & Francis Hochstein of Yankton, SD, will celebrate their 50th wedding anniversary on April 29, 2013.
Their family requests a card shower. Cards may be sent to: 807 E. 18th St., Yankton, SD 57078
Francis Blaha and Gerry Hochstein were married on April 29, 1963 in Dante, SD.
The couple has five children and 13 grandchildren.

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Dave Says

Making It Through Medical Leave

BY DAVE RAMSEY

Dear Dave,
I've been on medical leave from my job due to an injury. My doctor recently advised extending the leave another six months, but during this time I wouldn't be paid. My husband makes \$75,000 a year, and we owe \$40,000 on our cars. This includes a \$30,000 note on one of them. Should we take money out of our 401(k) to make it through the additional time off?

—Crystal

Dear Crystal,
Absolutely not! You guys have dug a hole for yourselves, and borrowing from one place to fix another will only make that hole deeper. In cases like this you have to address the core issue. Your income has dropped significantly, so you need to cut your lifestyle to match your new income level.

My advice would be to sell the cars, at least the \$30,000 one. There's no justification for \$40,000 worth of vehicles in your garage when you're living on \$75,000. It makes me think you don't have any savings, either, if you're talking about raiding your 401(k). Financially speaking, you have no room to breathe right now.



Dave
RAMSEY

Dear Dave,
I'm having trouble making my auto payment. I owe \$20,000, and the car is worth \$17,000. Should I allow the bank to repossess it, and could they take a lien against my house if they do?

—Dave

Dear Jose,
You bet they could slap a lien on your home. You never want to go through repossession if there's any way to avoid that scenario. If they repossess, not only does your

credit take a huge hit, you also lose control of the price of the car.

After a repo, the lender will sell the car and sue you for the difference. But if you sell the car, you might be able to work out a higher price, leaving you a lesser amount you'd owe for the difference. Chances are if your loan is with General Motors, they won't work with you on the \$3,000 difference. In that situation, you can either negotiate with the bank or go to another bank or credit union and get a small loan for the difference. Just make sure you pay the loan off as quickly as possible.

Keep in mind, too, that even if the car is worth \$17,000, it won't bring that much on the repo lot. More than likely it would sell for about \$11,000, leaving you \$9,000 in the hole. By giving up control, you'd create a much bigger financial mess. I wouldn't do that.

—Dave

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.

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Rhonda L. Wesseln, Agent
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Officials: USD MUC Expansion On Schedule

VERMILLION — When it comes to choices, whether it's what to eat for lunch or grabbing a coffee with friends, the Muenster University Center at the University of South Dakota already has plenty to offer. But a year from now, the options for the university community will be even bigger and better thanks to an \$11.6 million expansion of the facility.

"We anticipated that the day would come that the success of the original building, even though it opened just four years ago, would lead to expansion," noted Jeff Baylor, vice president of marketing, enrollment and student services at USD. "Construction is on schedule. The winter weather was better than anticipated and we've had a very good contractor to work with, so things are coming together nicely."

Once construction of the 31,000 square foot addition is completed late next fall, the Muenster University Center will offer expanded seating and more contemporary dining options. Retail dining provided by professional services company

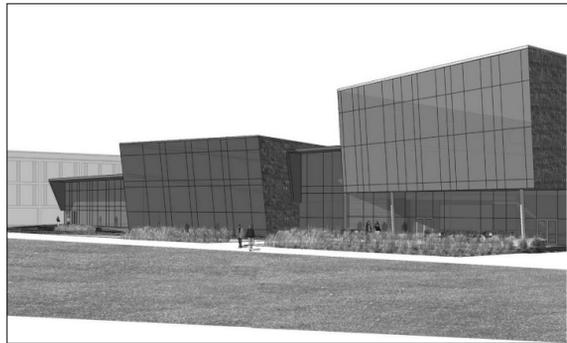


PHOTO COURTESY THE UNIVERSITY OF SOUTH DAKOTA
The above photo shows an artists rendition of what the Meunster University Center at USD will look like when it is completed.

Aramark will continue to be a significant part of the food court in its new location on the southeast side of the facility. National brand restaurants Chick-fil-A, Qdoba and Einstein Bros. Bagels will be new additions to the southwest area of the expanded MUC along with new dining and seating areas, complete with booths and a la carte dining options.

Remaining construction on

the project this spring includes placement of additional steel beams, pouring the floors now that all the piping and plumbing is in, and beginning the exterior enclosure of the new addition. With summer and warmer temperatures around the corner, construction will move inside as patrons should anticipate the closure of the north dining area, the pool table and stage area west of the pit lounge, and

limited access to part of the Muenster University Center's link to I.D. Weeks Library.

Sustainability is also a priority in construction of the new addition with contractors using LEED Silver certification materials to promote further efficiency of the Muenster University Center. The general contractor for the project is Sioux Falls Construction of South Dakota with the design of the new addition, complimentary to the existing building, planned by RS Architects of South Dakota.

"I think the campus community and our future students are very excited for the completion of this project, especially knowing the significance of the MUC and what it means to our student body," Baylor added. "Since opening in 2009, the Muenster University Center has certainly impacted the quality of student life at USD whether students are hanging out with friends, watching the big game or one of their favorite shows on one of the facility's high definition TVs, or simply grabbing a bite to eat. It's the focal point of campus. It's USD's 'living room' so to speak."

Pathways To Awareness For Mental Health Month

Pathways to Wellness—this year's theme for May is Mental Health Month — calls attention to strategies and approaches that help all Americans achieve wellness and good mental and overall health. "Wellness is essential to living a full and productive life," said Robert J. Kean, executive director of South Dakota Advocacy Services (SDAS).

"We may have different ideas about what wellness means, but it involves a set of skills and strategies prevent the onset or shorten the duration of illness and promote recovery and well-being. It's about keeping healthy as well as getting healthy."

Dianna Marshall, program director for the SDAS Protection and Advocacy for Individuals with Mental Illness Program said

"wellness is more than absence of disease. It involves complete general, mental and social well-being. And mental health is an essential component of overall health and well-being. The fact is our overall well-being is tied to the balance that exists between our emotional, physical, spiritual and mental health."

Kean added everyone is at risk of stress given the demands it brings and the challenges at work and at home. But there are steps that maintain well-being and help everyone achieve wellness. These involve a balanced diet, regular exercise, enough sleep, a sense of self-worth, development of coping skills that promote resiliency, emotional awareness, and connections to family, friends and the community. He said these steps should

be complemented by taking stock of one's well-being through regular mental health checkups. "Just as we check our blood pressure and get cancer screenings, it's a good idea to take periodic stock of our emotional well-being. One recent study said everyone should get their mental health checked as often as they get a physical, and many doctors routinely screen for mental health, which typically include a series of questions about lifestyle, eating and drinking habits and mental wellness. But a checkup doesn't necessarily require a special trip to the doctor. There are also online screening tools you can use. While conditions like depression are common — roughly 1 in 5 Americans have a mental health condition—

they are extremely treatable."

"Fully embracing the concept of wellness not only improves health in the mind, body and spirit, but also maximizes one's potential to lead a full and productive life," Marshall added. Using strategies that promote resiliency and strengthen mental health and prevent mental health and substance use conditions lead to improved general health and a healthier society: greater academic achievement by our children, a more productive economy, and families that stay together. "It's why pathways to wellness are so important and why we need to spread the word," noted Kean.

Gov. Dennis Daugaard has signed a proclamation declaring May as Mental Health Awareness Month in South Dakota.

YANKTON AREA CONCERT ASSOCIATION FEATURES SIX BIG CONCERTS IN 2013-14 SEASON



Sunday night, April 28 at 7:30 p.m. will be the final concert of this season for the Yankton Area Concert Association at the YHS Summit Theatre.

Appearing will be the "HOME FREE VOCAL BAND" - five young men from Minnesota with five microphones and no instruments. This group has appeared all over the world.

New members may see this bonus concert free when purchasing a 2013-14 season membership at the door. "So if you have never belonged to the concert association before, Sunday night is the time to join," stated Vi Ranney, President.

The concert association has added a sixth concert for 2013-14 season, but the price remains the same, \$50.00 per adult.

Those concerts are:

- THE BROTHERS FOUR (Song like *Try to Remember, Across the Wild Missouri, The Green Leaves of Summer* & more)
- TRIBUTE TO NAT KING COLE (Nat King Cole classics like: *It's Only a Paper Moon, Mona Lisa, Unforgettable* & more)
- CHARLIE ALBRIGHT-PIANIST (Classics, familiar melodies, this will be your favorite program out of the six. He's terrific!)
- TRIBUTE TO ABBA (*Mamma Mia, Dancing Queen, Waterloo*, to mention just a few. . . they'll have you dancing in the aisles)
- THE UNEXPECTED BOYS (back by popular demand . . . with a tribute to the Beach boys & your favorite Broadway show tunes)
- THE RODNEY MACK PHILADELPHIA BIG BRASS ORCHESTRA (An 11-piece band, doing everything from classical to pops)

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Make your check payable to: Yankton Area Concert Association • Mail to: YACA Box 673 • Yankton, SD 57078

Any questions call: Betts Pulkrabek, Membership Chair, 463-2206 • Vi Ranney, President, 665-3596 • Zita Hans, Exec. Sec. 660-5004