Anderson Awarded Contractor Of The Year



Lance Anderson, President of Lance Anderson Const., Inc. was awarded the Contractor of the Year by the Concrete Foundations Association of North America on July 24, 2015 in Williamsburg, Virginia. In addition to being a CFA Contractor, Lance is also a member of the American Concrete Institute (ACI), American Society of Civil Engineers (ASCE) and is a licensed Professional Civil Engineer in the State of South Dakota. Lance Anderson Const., Inc. is committed to providing quality foundations and making a difference in the poured wall industry.

COMMUNITY

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 ASHH Toastmasters Club 6217, noon, Avera Sacred Heart

Pavillion, 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

AÁ, 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 605-665-3738 Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth

English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

FRIDAY

Alanon, 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,

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

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.

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 (entrance in the alley), Yankton. (605) 660-English as a Second Language classes, 6:30-8 p.m., United

Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612. Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W

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.

SECOND MONDAY

Yankton School Board, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Tri-State Old Iron Association, 7 p.m., JoDeans Restaurant,

Yankton Area Writers Club, 7 p.m., Fry'n Pan Restaurant,

Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street NAMI, 7 p.m., Avera Professional Pavilion, Room No. 2, Yankton 605-661-3043.

To our friends and relatives near and far we thank you for the thoughts and prayers for Jim and our family and especially during Jim's last few weeks on this earth. The care he received at Avera Hospital, Sister James Care Facility, hospice care, home health care and the doctors that attended him was far beyond love and compassion. How fortunate that we have angels that walk on earth to care for us when we are in need. Thank you to Rev. Ron Johnson, Pastor Bob Cappel and Parish nurse Susan Thorson for their visits. Our family feels so blessed to live in such a caring community here and the surrounding area.

Lorraine Slade and family

25th Anniversary Celebration



Mr. and Mrs. Becker

Kenny and Sheree Becker of Hartington, NE, will celebrate their 25'th wedding anniversary on August 10, 2015. An open house will be hosted by heir children on Saturday, August 8, at Nissen Wine, located at 88973 Hwy 57, Hartington, NE, from 4 - 8 p.m.

Dave Says

Need A Side Income

BY DAVE RAMSEY

Dear Dave,

My wife and I are thinking about selling our home. I was recently let go from the military due to downsizing, and I've begun a job in real estate but things are starting slowly. My wife brings home about \$3,500 a month as a teacher, and the only debt we have is our house payment of \$1,616 a month. I was given a 335,000 severance package, but we need some advice to help bridge the financial gap. Any ideas? —**Erik**

Dear Erik,

Having little or no income is a lot harder than a variable income situation. Your wife is bringing home good money, but at the moment your house payment is almost half that amount. Are there some things you can do on the side while you're getting your real estate business going that will create income? If you could make even \$1,000 to \$2,000 a month, it would change the picture entirely. You guys would be able to keep your home and have a little breathing room while you get your real estate career off the ground.

Looking at it from a long-term perspective, if you're selling a bunch of houses a year or two from now, you're in the clear. You could easily stay in the house. But if you don't find extra income while you build your business,



RAMSEY

if you're not willing to work extra hard and sacrifice in the meantime — even if it means just delivering pizzas — then you probably need to sell the house.

It takes about six to nine months to start making a living in the residential real estate business. So look at it this way: the more houses you sell, the

less time you spend delivering pizzas. All this really hinges on is how badly you want a career in real estate and how much you guys want to keep your home. If you want it enough, you'll do what it takes to get there. And for the time being that's going to mean supplementing your income with something on the side while you grow your real estate business! —Dave

PAY OFF DEBT FIRST

Dear Dave, We've made an offer on a house we really like through a first-time buyers program. Now, after looking over our budget and debts again, my wife and I are having second thoughts. We haven't signed or turned in any paperwork yet. What do you think we should do?

Dear Craig,

I wouldn't go through with the deal. I advise people to be debt-free before buying a home, because you want a home to be a blessing, not a curse.

Homeownership when you're broke is never a good idea. And basically, that's the situation you're describing. You have debt, and you're trying to squeak into something with a first-time buyers plan. The translation? You have no money. Everything that can go wrong will go wrong. That's Murphy's Law, and he'll move into your spare bedroom along with his three cousins — Broke, Desperate and Stupid.

Get your debts paid off, build up an emergency fund, and save up a good down payment before buying a home. I know that's not the popular answer, but it's the smart one!

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.

Public University Research Grants Stimulate Economic Development

PIERRE — Four public universities have received research and development innovation grants through the South Dakota Board of Regents.

'The R&D Innovation Grant program is designed to assist institutions in making strategic investments in research and development activities that will stimulate economic development in the state," said Mike Rush, the Board of Regents' executive director and CEO. "Strengthening South Dakota's research infrastructure is a critical component to growing our knowledge-based economy and advancing industry sectors identified in the $2020\,$ Vision, The South Dakota Science and Innovation Strategy."

Black Hills State University, South Dakota School of Mines & Technology, South Dakota State University and the University of South Dakota received a total of \$700,000. The grant awards were distributed as follows:

\$110,454 to Black Hills State University to procure equipment for the Black Hills State Underground Campus, located at the 4850-foot level of the Sanford Underground Research Facility in Lead.

\$200,000 to South Dakota School of Mines & Technology to make strategic investments in three projects that will strengthen School of Mines' research and development infrastructure in materials processing and bio-imaging.

• \$189,546 to South Dakota State University to support a collaboration with Sanford Health to enhance research and development on human nutrition, food technologies, behavior-related food choices and collection and analysis of

• \$200,000 to the University of South Dakota to acquire, deploy and maintain a high-performance computing cluster to enable the next generation of computationally assisted research at USD.

Go to http://sdepscor.org/2020vision/ for more information about 2020 Vision: The South Dakota Science and Innovation

Honored At Conference



SUBMITTED PHOTO

The 17th annual Yankton Regional Mental Wellness Conference was held at Mount Marty College with 35 speakers presenting to 240 participants. Professional certification as well as undergraduate and graduate credit was attained. During the conference the following awards for outstanding service were presented: Kathy Jorgensen (front left) was presented the Charlie Barron Lifetime Acheivement Award by Victoria Barron and her daughter Sarah (back left). Theme Award, "Bridging Systems of Care," was presented to Ability Building Services Representatives Elizabeth Kathol and Sharon Oien (back right). The Mental Wellness Community Service Award was presented to Gert Boyles (front middle) and the Yankton Area Mental Wellness Board Of Directors Award was presented to Dianna Marshall (front right).

A heartfelt thank you to all who remembered me with cards, flowers, food, visits and prayers, while I thank you to Frs. Brady, Robert and Larry for your visits and prayers; it meant so much. Praise and thank you to Dr. Hurley and his surgical staff, for their expertise and concern. Kudo's to the nursing and entire staff of Sacred Heart Hospital; I could not have recieved better care. And last but not least, to my support. I pray God bless each one



Got Newsa

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