

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  
**ASHH Toastmasters Club 6217**, noon, Avera Sacred Heart Pavilion, 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 Street, Yankton, 605-760-5307.  
**AA, 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 and Walnut  
**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.

## FOURTH THURSDAY

**Yankton County Farmers Union**, 7 p.m., Sunrise Apartments, 2015 Green St., Yankton. 661-7667.

## FRIDAY

**Alanon**, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burlleigh, 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, Yankton.  
**Bingo**, 7-9 p.m., The Center, 605-665-4685 (open to the public)

## 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. 11th St, Yankton  
**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.

## SUNDAY

**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) 660-5612.  
**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. 11th St, Yankton  
**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.

## Stevens Host Club 6217



SUBMITTED PHOTO

Captain and Belle Doyle and Joyce Stevens (pictured above) Crofton, Neb., hosted the annual summer, potluck picnic and officers' induction ceremony for Avera Sacred Heart Hospital Toastmasters on August 13 at their cabin overlooking the Nebraska side of the Missouri River. They welcomed all the members of Club 6217 as well as their special guests: Kevin and Monda Kohles of Crofton, Neb.; Greg Hovland, Elk Point; Dennis Wubben, Yankton; James and MaryAnne Wortmann, Crofton, Neb.; and Sister Bonita Gacnik, Yankton.

## State's ACT Score Steady, Above The Nation

PIERRE – According to data released earlier today, South Dakota's average composite ACT score is above the national average. The statewide composite score for the graduating class of 2015 – which includes scores for English, math, reading and science – was 21.9, versus the national average which was 21.0. Seventy-six percent of the state's 2015 graduates took the ACT, an impressive percentage in a state that does not require ACT.

"The high ACT participation rate is an indicator that many of our students are considering pursuing some sort of postsecondary education," said Secretary of Education Dr. Melody Schopp. "ACT's report also shows that many of these students are considering schools right here in South Dakota, which is great news for building the state's workforce."

When students take the ACT, they can indicate which institutions of higher education they would like their scores sent to. Of the top 12

institutions mentioned, 10 of them are in South Dakota and include both public and private universities, as well as technical institutes.

Schopp speculates that the state's low-cost dual credit program, along with efforts such as the South Dakota Opportunity Scholarship, help to keep more students looking in-state when considering their options for postsecondary education. "These programs connect young people to our in-state institutions, giving students more reasons to stay home and study in South Dakota," she said.

For many years, ACT has been an important indicator when considering students' readiness to take college-level courses. Moving forward, South Dakota's public universities will also be looking at performance on the state assessment at grade 11 as another indicator of a student's readiness.

For more information, visit ACT's website at www.act.org.

## Dave Says

# The Best Medicine

BY DAVE RAMSEY

Dear Dave,  
 I've worked in a hospital as a nurse for 10 years. I make good money working long hours. The problem is that it seems to disappear, and I'm left trying to stretch those last few dollars to the end of the month. I know I eat out a lot. I grab quick meals between shifts and on the way home because I'm too tired to cook. I think I spend more than I should on other things, too. Do you have any tips for someone who wants to get control of their money, but has very little free time?  
 —Amy

Dear Amy,  
 Sometimes the medicine that works the best tastes the worst. This is true for both physical and financial health.

That's why, no matter how tired you are or how little free time you seem to have, you must make time do a written budget every month. This is essential, and it really doesn't take long. When you sit down and commit a plan to paper, giving every dollar a name before the month begins, you're taking control of your money instead of allowing a lack of it to control you.

Start with the income you know is predictable. If this isn't possible, look back over the last several months and



Dave RAMSEY

of time, you'll have more ability to do what's needed with what you've earned. It's empowering and energizing, and it gives you the chance to make your Total Money Makeover a reality!  
 —Dave

## MONEY AND BEHAVIOR

Dear Dave,  
 Why do you say that personal finance is 80 percent behavior? I thought money was more about math and keeping track of things.  
 —Gerald

Dear Gerald,  
 Keeping your checkbook balanced and things like that are an important

part of what I teach. However, behavior plays an even bigger role for several reasons. You can add, subtract, multiply and divide all day. That stuff's easy. But until you learn to control your behavior, stick to a budget and spend less than you make, you're always going to have problems with money.

One of the keys to being a success in personal finance is realizing work comes before play. This is a behavior issue. Let's say your car needs new brakes. You know this, and you know you have a limited amount of cash, but you still walk into a store and buy a big, fancy television instead. That is not mature behavior. As long as you behave that way, your money will always slide right out of your hands.

And this means you'll never have enough for important things like saving, investing and giving.  
 —Dave

find the minimum amount you brought home during a month over that period of time. This will be the basis for your budget. Once you've established a baseline income, you can prioritize expenses. But remember, restaurants are not a priority!

When you start telling your money what to do ahead of time, you'll have more ability to do what's needed with what you've earned. It's empowering and energizing, and it gives you the chance to make your Total Money Makeover a reality!  
 —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.*

## Leaders Recognized For Their Service To South Dakota's Veterans

PIERRE — County and tribal veterans' service officers (CTVSO) and staff from the South Dakota Department of Veterans Affairs (SDDVA) were recognized for their dedication to serving veterans and veterans' families at an awards program Tuesday, Aug. 25, in Pierre.

The annual event, organized by the South Dakota Department of Veterans Affairs, was held in conjunction with the veterans' benefits training conference for CTVSOs.

"The South Dakota Department of Veterans Affairs and our VSOs are here to serve all veterans from every conflict and every generation who have defended our nation and the American way of life," said Larry Zimmerman, SDDVA secretary. "It is important to recognize individuals who provide outstanding service. These leaders enhance the lives of our veterans and their families."

Sen. Mike Rounds, a member of the United States Senate Committee on Veterans Affairs, joined the CTVSOs and the SDDVA staff at their annual steak-fry on Monday

evening. Rounds asked this team of leaders to share with him the challenges and roadblocks they are facing with the VA and asked the group for ideas to resolve these issues.

"Our nation's veterans and their families sacrifice everything to protect and defend our country and keep us safe," said Rounds. "We have an obligation to care for them when their mission is complete. The staff at the SDDVA and county and tribal veterans' service officers work tirelessly to make certain our veterans receive the benefits they have been promised. Given the challenges within the national VA, our work at the local level, advocating for our veterans, is more important than ever and has a direct and positive impact on the lives of military families. I'm very proud of this year's award recipients for going above and beyond to make certain South Dakota veterans receive what they are due."

Lt. Governor Matt Michels was the keynote speaker during the Tuesday

night banquet and presented awards to the leaders within the network.

Manaja Hill of Standing Rock Sioux Tribe received the CTVSO of the Year Award, which distinguishes Manaja as the 2015 County Veterans Service Officer of the Year. Manaja was recognized for his outstanding commitment to veterans, work with homeless veterans, compensated work therapy program, communication with veterans and outreach coordination.

Jessica Davidson of Davison County in Mitchell received the Outreach of the Year Award, which distinguishes Jessica as the 2015 leader in conducting outreach activities. Jessica was recognized for her outstanding commitment to veterans, introduction of social media to her veterans, coordination of outreach events and involving the community in supporting our veterans.

Sheila Carpenter, veteran's services claims assistant for the Hughes, Stanley and Sully County VSO office in Pierre, was awarded the 2015 Partner of the Year

Award. Carpenter was recognized for her compassion, commitment, knowledge and professionalism when assisting South Dakota's veterans.

Krystal Magee, SDDVA claims examiner, was awarded the SDDVA 2015 Employee of the Year Award.

Magee was recognized for her commitment to her partners and her dedication to packaging claims. "Krystal is known for training and mentoring her peers to ensure success in filing of claims," said SDDVA Deputy Secretary Aaron Pollard. "Krystal has a unique drive to take on more responsibility and constantly demonstrating her strengths as a young leader within our Department and our network."

Former VSO's Richard Beringer (Bon Homme County), Kenneth Lindblad (Beadle and Sanborn Counties) and Wayne Vetter (Faulk County) were recognized by the County and Tribal Veterans Service Officers Association for their years of service to South Dakota's veterans.

## Shallow Depths Belie Hazards As Waterparks' Popularity Grows

BY ROGER SCHNEIDER  
 Associated Press

YPSILANTI TOWNSHIP, Mich. — With their appealing slides and wave pools, waterparks are increasingly popular places to spend a summer day. But the shallow waters belie hazards that experts say visitors who are focused on the fun may be underestimating.

As the parks proliferate, concern is growing about the risks present even when most of the water is shallower than 3 feet (1 meter) — people who aren't good swimmers mixed with the unexpected hit of waves and falls that can lead to concussions or even drownings. The American Red Cross, a leading trainer of lifeguards, has taken note and added training for extreme shallow water rescues.

"We pretty much have an ambulance call every weekend," said Brian Macherer, superintendent of the Rolling Hills Water Park in Ypsilanti Township. He added, "On average, we probably have a pull-out a day. Now, that isn't always a serious incident. But it's somebody who's struggling that we feel we need to help out."

While no figures are available for overall waterpark injuries, the Red Cross cited U.S. Consumer Product Safety Commission estimates. Those show about 4,200 people a year taken to emergency rooms to be treated for scrapes, concussions, broken limbs, spinal injuries and other such injuries suffered on public waterslides. Those numbers, though, do not include other waterpark injuries or those who need lifeguard assistance without a hospital trip.

"You're in an environment that is extremely fun but can be extremely dangerous if you're not vigilant," said Roy Fielding, a senior lecturer at the University of North Carolina-Charlotte and a specialist in lifeguarding and water safety who is on the Red Cross Scientific Advisory Council.

In July alone, one drowning and at least three near-drownings were reported at U.S. waterparks. A 5-year-old girl drowned in a shallow area of a wave pool at a municipal-owned waterpark in Grand Island, Nebraska. The wave pool was not operating at the time.

Two of the near-drownings involved children in Missouri

and California at municipal-run waterparks — a growing segment of the industry as cities and counties look to boost revenue from what their flat-water pools deliver. The other was at a corporate-owned waterpark in Utah. The Missouri incident involved a 6-year-old girl who hit her head on the bottom of a kiddie pool. The other two occurred in wave pools, which are shallow at the entrance but usually slope to at least 5 feet deep.

"One of the things that can happen is in our wave pool people aren't used to being hit by waves of water," Macherer said. Things like getting water in the mouth and swallowing, he said, "can set off a panic reaction."

About 1,300 waterparks are operating in North America, up about 30 percent from a decade ago, according to the trade group World Waterpark Association. Those parks attracted about 83 million people in 2013, compared to about 73 million in 2004.

The Red Cross this year added 22.5 hours of training and certification specifically for extreme shallow water rescue. The Aquatic Attrac-

tion Lifeguarding course includes techniques for handling and removing people, which can be different than in deep-water pools, and first-aid training emphasizing care for head, neck and spinal injuries.

"We laser-focus on the specific kinds of things that would occur in 3 feet or less," said Stephanie Shook, who designed the program as Red Cross senior manager of instructor engagement. "The kind of things that typically happen are slips, trips and falls."

Nearly 1,000 people have taken the extreme shallow water training since it launched in January, the Red Cross said.

## BIRTHDAYS

Come to Larson's Landing August 29, 3-5 p.m. and celebrate Max Larson's 100th birthday.



Larson

**Rick Waggoner**  
**50 Years Young**  
 Thursday, August 27, 2015  
**HAPPY BIRTHDAY!**

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