

## 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](mailto: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.

### 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)

### SECOND FRIDAY

**Parkinson Support Group**, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158  
**Yankton Town & County Garden Club**, 1:00 p.m. Library meeting room. For information, call 712-629-0904 or 605-661-9215.

### 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.

### 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, 605-665-9785.  
**Yankton Area Writers Club**, 7 p.m., Fry'n Pan Restaurant, Yankton, 605-664-6582  
**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.

## USD Beacom School Of Business Advisory Board Includes Governmental And Business Leaders

VERMILLION — The first dean's advisory board for the University of South Dakota Beacom School of Business includes governmental and business leaders who have a passion for economic development in the state and region.

The advisory board, formed this fall, will provide advice, insight, guidance and feedback to the dean and faculty on strategic initiatives, opportunities, challenges and various other issues.

Premier Bankcard President and CEO Miles Beacom, for whom the USD business school is named, will serve as chairperson of the dean's advisory board. Other members:

- Pat Costello, commissioner of the South Dakota Governor's Office of Economic Development, who had more than 20 years of experience in private business prior to joining Gov. Dennis Daugaard's executive team;
- David Knudson, senior vice president and chief legal counsel of United National Corp., who previously practiced law for 35 years and focused on health care, banking and corporate

transactions;

- JoAnn Kunkel, chief financial officer of Sanford Health, where she has held several positions since 1992 and prior to that worked in public accounting;
- Craig Lloyd, chief executive officer and co-owner of Lloyd Cos., a leader in property management, real estate, construction and development since 1972;

- Scott Sletten, president and chief executive officer of JDS Industries, the largest wholesaler of awards and recognition worldwide, with customers in more than 80 countries.

"In my prior experience, I have had the opportunity to work closely with several business leaders whose effective engagement has helped advance the business school, and I look forward to a similar engagement to distinguish the Beacom School of Business," said Venky Venkatachalam, dean of the school.

The inaugural meeting of the advisory board was Dec. 2 in Sioux Falls. The next meeting will be held in spring in Vermillion at the business school.

### Dave Says

## Is Loaning Or Giving Helping?

BY DAVE RAMSEY

Dear Dave,

The guy who has been my best friend since grade school recently asked me to loan him \$5,000. All I have in savings is \$5,000, but I would be willing to give him \$1,000. The problem is that while he's a great friend with a good heart, he's always getting himself into binds when it comes to money. Do you think I should give him \$1,000?  
—Israel

Dear Israel,

If I were in your shoes, and I was going to give this guy a fifth of everything I had, I'd want to know it was going to save his life. From what you've said, it sounds like he's just out of control with his money while you're trying to save. That being the case, I'm not sure you'd really be helping him.

If you want to gift your friend some money, then do it. But there's no way I'd tell you to give him everything you've managed to save. And I certainly wouldn't do it as a loan.

Ask yourself if you believe deep down in your heart that giving this guy \$1,000 would truly be a blessing



Dave  
**RAMSEY**

your friendship.  
—Dave

### CONFIRMATION OF PAYOFF?

Dear Dave,

After struggling with it for several years, I finally made the last payment on my Sallie Mae student loans this week. Do you think I should ask for a formal letter stating that it's officially paid off?

—Angela

Dear Angela,

Congratulations on finally kicking

to him or if, by doing it, you'd be acting as an enabler and basically just funding more of his stupidity with money. From what you've told me, I think there's a good chance the answer is the latter. And if that's the case, you can be a much better friend by saying you love him enough to not ruin

that old woman out of your house! It feels great, doesn't it?

Sure, it couldn't hurt anything to write and request formal confirmation that the book on your loans is closed and everything is paid in full. You can do this through email so you'll have a record of contact, or you can send a certified letter, return receipt requested, through the post office. That way, you'll have a record they signed for it.

Following up on paid-off debts is always a good idea, Angela. You don't want the hassle of possibly having to deal with greedy or incompetent collectors sniffing around three or four years down the road and no way to prove you're free and clear!

—Dave

*Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and digital outlets. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

### USD

## Winter Commencement Saturday

VERMILLION — The University of South Dakota will grant degrees to about 560 graduates for the Fall 2015 term, most of whom will participate in the 40th annual Winter Commencement at 10 a.m. Saturday, Dec. 12, in the DakotaDome.

Jeffrey Holcomb, president and CEO of Southeast Technical Institute in Sioux Falls and a 1982 USD graduate, will give the keynote address. He grew up in Long Valley, South Dakota, on the Pine Ridge Indian Reservation and received a bachelor's degree in German and political science and a master's in public administration from USD.

Commencement details are available online and USD Athletics/goyotes.com will stream the ceremony live.

Area candidates for graduation include:

Courtney Rae Roberts, Bachelor of Science, Psychology, Niobrara, Neb.  
Melissa Jean Lange, Bachelor of Business Administration, Finance, Randolph, Neb.  
Kathryn Renee Blaha, Specialist in Education, Educational Administration, Avon  
Emily Dawn VanGerpen, Bachelor of Science, Media & Journalism/Psychology, Avon  
Jill Marie Frieberg, Bachelor of Science in Nursing, Beresford  
Hope Annette Lindstrom, Bachelor of Science, Mathematics, Beresford  
Patricia Roberts-Pizzuto, Master of Arts, Educational Administration, Burbank  
Marilyn Lange Eastman, Doctor of Education, Educational Administration, Dakota Dunes  
Kendall Wayne Martin, Bachelor of Science, Criminal Justice, Dakota Dunes  
Sean Michael Cox, Bachelor of Science, Criminal Justice, Elk Point  
Emily Brooke Zeller, Bachelor of Science in Nursing, Elk

Point

Sara Ann Broders, Bachelor of Science in Nursing, Freeman

Christopher Alan Berge-son, Bachelor of General Studies, Gayville

Steven Nathan Harding, Master of Science, Mathematics, Jefferson

Courtney Ann Whitlock, Bachelor of Science, Biology, Jefferson

Jackson Patrick Yates, Bachelor of Science, History, Jefferson

Cindy Marie Syrovatka, Master of Science, Occupational Therapy, Lesterville

Samantha Jo Draskovich, Bachelor of Science, Health Sciences, Marion

Sydney Horton, Master of Science, Occupational Therapy, Marion

Trevor George Bertsch, Bachelor of Science, Biology, Menno

Stephen Michael Almond, Bachelor of Arts, Media & Journalism, Parker

Nathan Paul Semrau, Bachelor of Science, Health Sciences, Parker

Samantha Rose Bialas, Bachelor of Science in Education, Elementary Education, Parkston

Elizabeth Ellen Beall, Bachelor of Science in Education, Biology Education, Scotland

Jacqueline Herrboldt, Doctor of Education, Curriculum & Instruction, Scotland

Linda Marie Deming, Bachelor of Science, Criminal Justice, Springfield

Sara Ann Burbach, Bachelor of Business Administration, Health Services Administration, Tabor

Keshav Bhattarai, Master of Science, Computer Science, Vermillion

Jayandra Chiluwal, Master of Arts, Biology, Vermillion

Donica Jean Crichton, Master of Arts, Speech-Language Pathology, Vermillion

Gowrisan Elango, Bachelor

of Science, Vermillion

Anthony Scott Henderson, Bachelor of Science in Nursing, Vermillion

Thuy Quyen Thi Ho, Bachelor of Business Administration, Management, Vermillion

MaKayla Dawn Hudson, Bachelor of Science in Nursing, Vermillion

Tyler David Husby, Bachelor of Science in Education, Physical Education, Vermillion

Ellen Loiseau Kennedy, Bachelor of Science in Nursing, Vermillion

Kris Lavallee, Master of Arts, Special Education, Vermillion

Jessica L. Matney, Bachelor of Business Administration, Accounting, Vermillion

Betsy J. Mortinsen, Master of Arts, Special Education, Vermillion

Michael Nelson, Master of Arts, Secondary Education, Vermillion

Sanam Sane, Doctor of Philosophy, Basic Biomedical Sciences, Vermillion

Shahriaz Shaon, Master of Arts, Interdisciplinary Studies, Vermillion

Shelton Jesuraj Pragash Varapragasam, Master of Science, Chemistry, Vermillion

Qiang Wei, Doctor of Philosophy, Materials Chemistry, Vermillion

Julia Michele Wessel, Bachelor of General Studies, Vermillion

Brittani Michelle Gaertner, Bachelor of Business Administration, Health Service Administration, Viborg

David Allen Hansen, Specialist in Education, Educational Administration, Viborg

Barbara Joan Hardwick, Bachelor of Science in Nursing, Viborg

Dana Lynn Mach, Bachelor of Science in Nursing, Viborg

Mikaela Marie Anderson, Bachelor of Science, Psychology, Wagner

John Michael Cotton, Bachelor of Science in Nurs-

ing, Wagner

Kyle Jens Anderson, Bachelor of Business Administration, Accounting, Yankton

Emily Nicolina Blaaid, Master of Science, Administration, Yankton

Katie Elizabeth Blaaid, Master of Science, Administration, Yankton

Hannah Kristine Downing, Master of Arts, Speech-Language Pathology, Yankton

Anthony Alan Dumke Jr., Bachelor of Arts, Political Science, Yankton

Heidi Elizabeth Enge, Master of Science, Administration, Yankton

Shane Michael Gerlach, Bachelor of Science, Addiction Studies, Yankton

Vanessa Joy Gravedoni, Bachelor of Science in Nursing, Yankton

Jordan Michael Johnson, Bachelor of Science, Criminal Justice, Yankton

Amanda Kokesh, Bachelor of Arts, Media & Journalism, Yankton

Kyle Sean Loecker, Bachelor of Science, Criminal Justice, Yankton

Alexander David McKee, Bachelor of Science, Health Sciences, Yankton

Martha Maria Nino, Bachelor of Arts, Spanish, Yankton

Kristen Lee Sayler, Bachelor of Science in Nursing, Yankton

Lara Jean Souhrada, Bachelor of Science in Nursing, Yankton

Stacy Ann Starzl, Associate of Arts, Yankton

Brian Jeffrey VanMeeteren, VanMeeteren, Bachelor of Science in Nursing, Yankton

Katrina Annette Vyborny, Bachelor of Arts, Media & Journalism/Spanish, Yankton

Rebecca Wirth, Bachelor of Science, Health Sciences, Yankton

Britta Dee True, Bachelor of Science, Kinesiology & Sport Science, Yankton

## Contract Awarded For Repairs To Backwater Site At Ponca State Park

OMAHA, Neb. — A contract for \$1.75 million has been awarded to Western Contracting Corporation of Sioux City, Iowa, for repairs to a backwater site located within the Ponca State Park boundaries in Dixon County, Nebraska.

The backwater serves as a shallow water habitat to benefit the federally endangered pallid sturgeon and provides feeding, spawning and rearing habitat for native fish and other aquatic species, but it was damaged during the 2011 Missouri River flood. Repairs are needed to restore the intended habitat function of the site and prevent it from degrading further.

Work is expected to begin in January 2016 and will include excavation and discharge of accreted Missouri River sediments, placement of earthen fill between the two backwater areas, and construction of rock revetment with a covering of fieldstone, topsoil and native grass seed. The project's estimated completion will be at the end of 2016.

Repairs are being made through the Corps' Operation and Maintenance Program, which, among other things, operates and maintains projects previously constructed through the Missouri River Recovery Program. Maintenance of these

projects helps to ensure that these projects continue to fulfill the requirements of the U.S. Fish and Wildlife Service's 2003 Amended Biological Opinion for the Operation of the Missouri River Main Stem Reservoir System, Operation and Maintenance of the Missouri River Bank Stabilization and Navigation Project, and Operation of the Kansas River Reservoir System.

More information about this project can be found at: <http://cdm16021.contentdm.oclc.org/cdm/ref/collection/p16021coll7/id/2160>.

# Hey Kids!



## Santa will be visiting Hy-Vee

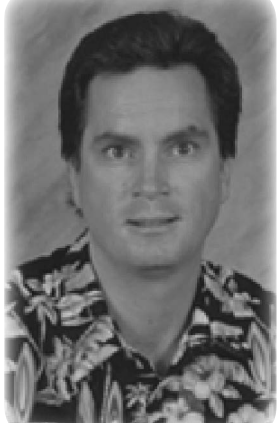
**Saturday, December 12**  
10 am - 1 pm

Stop in and visit him and have mom or dad bring their camera for photos!

**HyVee** 2100 Broadway, Yankton  
EMPLOYEE OWNED (605) 665-3412

Those we love don't go away, they walk beside us every day.

Unseen, unheard, but always near, still loved, still missed, and very near.



**Todd Tessier**

**Even after 10 years of an empty chair, we still miss you... Love, Your Family**

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Call The P&D At (605) 665-7811