

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
Ladies Pool, 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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., February: Bonanza, Yankton, 605-665-5956.

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street.
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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Weight Watchers, 12:30 p.m., BC Conference Room.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 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.

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

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., Books & Beans, downtown Yankton, 605-664-6582
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

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
Friends Of The Yankton Community Library, 5:15 p.m., Yankton Library, 515 Walnut
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street

Dental Care Mobile

Addresses Youth Needs

The Dakota Smiles Mobile Dental Program is coming to Yankton March 26-30.

Access to oral health care is a significant problem for many underserved South Dakota children, including many in Yankton. The Dakota Smiles program provides comprehensive oral health care to children ages 0 - 21. If your child(ren) has not seen a dentist in two years, the recommended dental care is too costly or you do not have a dentist, the Care Mobile dental office will be offering free dental care.

Preregistration is required to participate. Registration forms can be obtained at the Contact Center, County Health Nurse, Clothing Closet, Head Start, and United Way & Volunteer Services. Return completed registration forms to United Way & Volunteer Services' at 610 W 23rd Street, Suite 11, Yankton, by March 12 for scheduling purposes. Call 605-665-6766 for more information.

What Insurance Is Good To Have?

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
 I've got auto insurance, but can you tell me what other kinds of insurance are good to have?
 — Chris

Dear Chris,
 The purpose of insurance is to transfer risk that you can't afford to take. Most people can't afford to have a heart attack and triple bypass surgery. Having to pay for something like that completely out of pocket would bankrupt just about anyone. That's why health insurance is a vital part of any good financial plan.

It's also important to have auto, which you do, and homeowner's insurance, too. If you don't own a home, make sure you have renter's insurance instead. Don't forget about life insurance, either. If you're married

or have kids, you should carry eight to 10 times your yearly income in a good, 15- or 20-year level term life insurance policy. This means if you make \$40,000, you should have about \$400,000 wrapped up in life insurance.

Long-term disability insurance is vital. The cheapest way to get this is in a group. If you buy it yourself, out on the open market, you'll find that the rates are based more on your occupation than your age or health. So, if you fly a desk, it'll be a lot cheaper than if you work with your hands.

And don't forget long-term care insurance. You need "nursing home insurance" the moment you turn 60. It will also take care



Dave
RAMSEY

hands of the nursing home!
 —Dave

LAND INVESTMENT

Dear Dave,
 My wife and I make about \$85,000 a year. We're debt-free, and we have no kids. We'd like to start saving money to buy some land in the near future. What

percentage of our savings should we put toward this?
 — Dennis

Dear Dennis,
 I don't know if there's necessarily a specific percentage for this kind of thing. Since you guys are already debt-free you need to make sure that you've got a fully-loaded emergency fund of three to six months of expenses in place, along with retirement funding. In your case, anything else you have sitting around is simply wealth.

If you've got \$50,000 sitting in a savings account in addition to these things, and you'd rather have \$50,000 worth of dirt instead of a bank account, I'm cool with that. It's really more a matter of ratios than percentages.
 —Dave

** For more financial help please visit daveramsey.com.*

SCHOLASTICS

SOUTHEAST TECHNICAL INSTITUTE PRESIDENT'S LIST

Southeast Technical Institute in Sioux Falls, South Dakota has announced the Fall 2011 Semester President's List. These students have demonstrated outstanding academic performance in the classroom and in their laboratory setting.

In order to become eligible for the President's List the student must be a full-time student and have achieved a minimum grade point average of 3.5 for the semester. The students should be commended for their efforts and performance.

The students achieving this recognition at Southeast Technical Institute from your community are:

Tyler Doty, Gayville, Gayville-Volin High School, Accounting
 Michelle Briscoe, Lesterville, Menno High School, Business Administration
 Dustin Stefani, Yankton, Yankton High School, Civil Engineering Technology
 James Brewer, Sioux Falls, GED Certificate, Computer Network Security Technology
 Justin Uthe, Volin, GED Certificate, Computer Programming
 Heide Blagg, Yankton, Yankton High School, Early Childhood Specialist

Andrew Kocak, Sioux Falls, Yankton High School, Electronics Technology
 Melissa Heick, Sioux Falls, Gayville-Volin High School, Health Information Services
 Amy Hisek, Sioux Falls, Yankton High School, Health Information Services
 Jenna Fejfar, Yankton, Yankton High School, Invasive Cardiovascular Technology
 Celina Dorzok, Menno, Yankton High School, Licensed Practical Nursing
 Nicole Vitek, Yankton, Yankton High School, Pharmacy Technician
 Matthew Hawk, Harrisburg, Yankton High School, System Administrator

MMC

From Page 1

also meeting this week, it provides the perfect opportunity to hold the celebration.

"Our Board of Trustees only comes in three times per year," Benoit said. "The installation is done by the chairman of the board, so we didn't have to look to see if they would be able to be here. Timing-wise it worked out to what would be a good time of the year for us on campus, as well. Mid-year is great. There has been an opportunity for me to get my feet on the ground over the fall semester. It is a fun time."

Benoit came to MMC from the University of North Dakota in Grand Forks, N.D., where he had served as dean of the Graduate School and professor for the Department of Pharmacology, Physiology and Therapeutics since 2001. Prior to his work in North Dakota, he served as director of Graduate Studies and professor at the University of South Alabama, College of Medicine, Mobile, Alabama. President Benoit holds a Ph.D. and undergraduate degrees in Basic Medical Sciences from the University of South Alabama, and a B.S. in Biology/Chemistry from the University of Southwestern Louisiana.

"It is a very exciting time for me professionally," he said. "I told our faculty at the Christmas dinner that the first six months here have been the most rewarding of my career. It is just an incredible place to be. I am thoroughly enjoying being here. I am enjoying the people on the campus. We have great students. We have great opportunities all around."

Benoit is looking forward to sharing the message of the Mount Marty campus with the area and helping grow the relationship between the school and the community.

"I think we are starting to get more information out about the college in a lot of ways," he said. "Many people have looked at Mount Marty, even within the Yankton community, and just did not know what we had here. It has been the college on the hill, so to speak. I think a portion of the community knew the college because they have alumni connections, but other parts of the community didn't know the college. I think what we are finding is that people are discovering that the ac-

tivities of the college are broad ranging. We are wanting to be a member of the community in a big way like any other college will be."

The partnership of community and college is one that Benoit says will strengthen and bring new opportunities to both.

"We are going to see more and more partnership opportunities," he said. "The spring concert (featuring Newsboys) we are offering is one example. We haven't had those types of events in many years. This is a time and opportunity for the community to rediscover Mount Marty College, I think."

The excitement is something Yager said he is seeing on campus and he hopes will be shared by all in town.

"I know there is a lot of excitement on campus. Everyone is viewing it as a new start and are excited about the possibilities," he said. "They want to see what can happen in the years to come."

Everyone is invited to both the mass and inauguration on Friday, but Benoit issued a special invitation to the community.

"We are having a doubleheader (basketball) game on Saturday and we have the goal of staging a white out in the stands," he said. "Come to the games on Saturday at 2 p.m. and 4 p.m. and wear white. We are going to have lots of fun. We have brought Victor E. Lancer back this week, so he has been parading around campus a bit and he will be at the games. We are having a big game day on Saturday."

The inauguration ceremony will also be broadcast live online at www.mtmc.edu/events/inauguration.aspx.

Bonus

From Page 1

has a shortage of math and science teachers, and the bonus would draw more young people into the field. Those new teachers could use the extra \$40,000 to pay off student loans, he said.

Daugaard also proposed giving annual \$5,000 bonuses to the top 20 percent of each school district's teachers, based on evaluations and student performance. The revised proposal allows school districts to follow the governor's original plan, create their own teacher reward plans or not take part at all.

Venhuizen said all bonuses would be in addition to regular salaries paid to teachers. The bonuses for math and science teachers would start in the fall of 2013 and would eventually cost \$5 million a year, while the bonuses for the top 20 percent of teachers would start in the fall of 2014 and cost about \$10 million a year.

The governor's plan also would eliminate tenure protections in July for new teachers who do not already have tenure. Teachers who already have tenure would keep it. Daugaard has said new teachers won't need the protection, because they will be evaluated fairly under a new system being developed by the state Education Department.

Currently, any South Dakota teacher who has worked more than three consecutive years in a district has tenure and can be fired only for poor performance, gross

immorality or other misconduct.

Pat Moller of Mitchell, the state's 2012 teacher of the year, said he opposes the bill because tenure gives teachers the protection to take risks and push students by trying innovative things in the classroom. With the improved evaluation system, school districts will be able to get rid of teachers who perform poorly, so there is no need to eliminate tenure, he said.

But representatives of many state education groups said they support the teacher bonus plan.

Wade Pogany of the Associated School Boards of South Dakota said the measure gives school boards the flexibility to decide how they will award bonuses. However, school boards have questions about the increased testing that might be required to measure student performance, he said.

Rick Melmer, former state education secretary and now dean of education at the University of South Dakota, said there is a shortage of math and science teachers and tenure is not needed. But he noted some bonus plans have worked and others have failed in other states.

Rep. Jim Bolin, R-Canton, who taught for 32 years, said tenure is needed to protect teachers from retribution from powerful people who are unhappy with how their children have been taught or disciplined. Without tenure, teachers will be afraid to deal with students appropriately, which will lead to mediocrity in the classrooms, he said.

Schools are much different from private businesses, so merit pay does not work, Bolin said.

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For our upcoming March/April HerVoice Magazine

Deadline: February 16 Watch to see if your recipe has been selected!

Please include baking/cooking times and number of people the recipe will serve.
 Send Recipes To: Press & Dakotan HerVoice Recipes
 Attn: Cathy Sudbeck
 319 Walnut, Yankton SD 57078
 or email to: cathy.sudbeck@yankton.net

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