

## C O M M U N I T Y

## 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  
**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 ce, Yankton. (January through June)

## 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

## SECOND FRIDAY

**Parkinson Support Group**, 1:30 p.m., Avera Professional Pavilion, Room III. (No meetings in December.)  
**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

## 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.

## 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

## STC Meeting Slated For Huron

HURON — The Natural Resources Conservation Service (NRCS) will hold the State Technical Committee (STC) meeting on Tuesday, Feb. 12, at the Crossroads Hotel and Convention Center in Huron. The meeting is open to the public and will begin at 10 a.m. The STC serves as an advisor to the NRCS State Conservationist.

The tentative agenda for the meeting will include conservation programs update for FY-2013. These programs include the Environmental Quality Incentives Program (EQIP), Wildlife Habitat Incentives Program (WHIP), Wetlands Reserve

Program (WRP), Grasslands Reserve Program (GRP), and Conservation Stewardship Program (CSP). Other topics of discussion include wetland compliance, drainage water management model, and conservation practice standard Nutrient Management (590) update.

Persons needing special accommodations should contact Jeff McGuire at (605) 352-1228 or [jeffery.mcguire@sd.usda.gov](mailto:jeffery.mcguire@sd.usda.gov) at least one week in advance of the meeting date. For more information, go to [www.sd.nrcs.usda.gov](http://www.sd.nrcs.usda.gov) or call (605) 352-1200.

## Dave Says

## Setting Up Children's Auto Insurance

BY DAVE RAMSEY

**Dear Dave,**  
I'm divorced and have a teenager who will be driving soon. What would be the best way to set up insurance for the child? —Mike

**Dear Mike,**  
I suppose a break-up does change the dynamic somewhat, but with my kids I simply left the car in my name and paid the extra insurance cost for a little while. For me, still being in control of the car as a dad outweighed the additional money I was paying in premiums. Having a minor child running around in the world with his or her name on a car title is not a good plan.

Then, when they turned 18, I put each of their cars into their names. This, of course, was dependent on them behaving and acting responsibly. They were legally liable at that age too. I'm sure the insurance costs went up, but at that point the financial risk and liability factors were on them, not me.

In this kind of situation, especially because there's more of a potential for disagreements, I think I'd do it that way. Just put it in



Dave  
**RAMSEY**

**Dear Linda,**

If possible, I would put 100 percent of my retirement savings into a Roth IRA with good, growth stock mutual funds before messing with a non-matching 401(k). But remember, my goal if you follow the Baby Steps is to be debt-free except for your home, and have an emergency fund of three to six months of expenses,

your name for now, especially if you're putting money toward the purchase of a vehicle.  
—Dave

## POST 401(K)

**Dear Dave,**  
My employer recently stopped matching my 401(k) contributions. Together, my husband and I make about \$100,000 a year. Should I continue to invest in this option, or should I put money into an IRA? —Linda

before you begin setting aside for retirement. These are the steps that allow you to be prepared for emergencies and free up your largest wealth-building tool, which is your income.

With your income, both you and your husband could open Roth IRAs and contribute \$5,500 each in 2013. That's a total of \$11,000 toward retirement next year, and it's only 11 percent of your income. With this in mind, I'd advise going ahead with your 401(k)s after your Roth IRAs are in place. That would flesh out the remaining four percent and give you guys 15 percent of your income going toward retirement!  
—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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## Registration Open For Kidney Disease Update

Healthcare providers will learn about the impacts of cancer interventions on kidney disease at the sixth annual Chronic Kidney Disease Update, set for Feb. 14 at the Avera Sacred Heart Hospital campus in Yankton. The continuing education event is hosted by Avera Education & Staffing Solutions (AESS) and Yankton Rural Area Health Education Center (YRA-HEC).

The day-long event features seven sessions on various topics ranging from identification to treatment to aftercare. A group of four panelists will discuss an interprofessional team approach to providing care for chronic kidney disease patients. Panelists will engage participants in understanding the importance of communication and collaboration in order to provide patients with better care. Effectively treating chronic kidney disease compounded with cancer therapy requires this team approach.

Edward T. Zawada, Jr., MD, MACP, of the Avera Medical Group, will review pharmacokinetics and pharmacodynamics of critically ill patients with cancer. This explores how the human body processes a

drug and how the drug impacts the body. Nephrotoxins, which are destructive to kidney cells, will be identified. Prevention and management of kidney damage from cancer treatment will also be discussed.

Zawada was selected by physician peers as one of the Best Doctors in America in 2013. Dr. Zawada came to Sioux Falls in 1983 as an associate professor of medicine at the University of South Dakota School of Medicine and was promoted to full professor in 1987. In 2005, he was honored with Master-ship status in the American College of Physicians. In 2002, he was appointed Vice President of Scientific Affairs for Avera McKennan Hospital and University Health Center in Sioux Falls. He has served as the Director of Critical Care Education since 2001 and Director of the Avera eICU® CARE program at Avera McKennan since May 2004. In November 2009, he was named Director of the new Intensivist Program at Avera McKennan where he is currently providing bedside care in the ICU along with eICU® CARE. He has practiced nephrology for more than 30 years and retains a limited practice at Avera North

Central Kidney Institute at Sioux Falls.

Byron S. Nielsen, MD, of the Yankton Medical Clinic, will present information about the causes, distribution and control (epidemiology) of chronic kidney disease and acute kidney injury in cancer patients along with information related to multiple myeloma. Multiple myeloma is a cancer affecting plasma cells, which multiply. Multiple myeloma can cause several health problems including kidney damage.

Nielsen is Board Certified in Nephrology and also in Internal Medicine by the American Board of Internal Medicine. He earned his diplomat status by passing the board's stringent certification examination, a test of the physician's abilities in the fields of nephrology and adult medicine. A University of South Dakota Sanford School of Medicine graduate, Dr. Nielsen completed residency and fellowship at the University of Iowa Hospitals and Clinics, Iowa City. He provides the diagnosis and treatment of adult kidney diseases including but not limited to those associated with underlying medical ailments, genetic disorders, au-

toimmune disease, and vasculitis.

Nicole Haberer, RD, LN, of Avera Sacred Heart Hospital, will describe common nutrition complications patients may encounter while undergoing cancer treatment and hemodialysis. Blair Sedlacek, CSW, of Avera Sacred Heart Hospital, will discuss the renal social worker's role and responsibilities along with strategies to encourage adherence with treatment plans. Susan Johannsen, PA-C, GNP, of the South Dakota Foundation for Medical Care, will identify readmission risks and the 10th statement of work along with readmission attention data review. Gwen Maag, RN-BC, BSN, of AESS, will discuss influences on healthcare outcomes.

To register, visit [www.averasolutions.org](http://www.averasolutions.org) or [www.yrahec.org](http://www.yrahec.org). Telephone registrations are taken by AESS at 605-668-8475 and YRA-HEC at 605-655-1400. The registration fee includes breaks and lunch. Registration discounts are available for AESS members, Avera employees, and students. The update begins with sign-in at 8 a.m. and concludes at 4 p.m. Feb. 14.

## University Libraries Want Entries For Altered Book Exhibition

VERMILLION — University Libraries at the University of South Dakota are seeking entries for "Bound and Unbound II: Altered Book Exhibition," their second altered book art exhibition scheduled for display during the 2013 Fall Semester.

Sponsored by the University Libraries Arts and Exhibits committee, "Bound and Unbound II: Altered Book Exhibition" features an exhibit of altered books, which are a mixed media artwork that changes a book from its original form by altering its state or meaning. Books from any source and media are eligible for this exhibition, and all work must be original and executed within the last three years.

"The University Libraries are pleased to once again host this

exhibition which demonstrates the creative realm of altered books," said Interim Dean of Libraries Daniel L. Daily who noted that University Libraries hosted its inaugural altered book exhibition in 2009. "As an institution committed to lifelong learning, USD and the University Libraries frequently host events and exhibitions, like 'Bound and Unbound II,' that encourage the public to explore artistic possibilities."

"Our first altered book exhibition in 2009 was such a success we knew immediately we wanted to do another," said committee member Sarah A. Hanson, Digitization and Photographs Associate at University Libraries. "As hoped, we are now offering 'Bound and Unbound II,' which we have opened up to include national and

international entries and have also added the jury process."

This year's juror is Karen Bondarchuk, an artist whose work — ranging from sculpture and drawing to video and bookmaking — employs a broad range of materials and processes. Her artwork has been exhibited widely in the United States, as well as in Canada, England, India and Italy. Bondarchuk has been the recipient of several fellowships and grants, and is currently the foundation area coordinator and an associate professor in the Frostic School of Art at Western Michigan University. She received her M.F.A. in sculpture from Ohio State University, and her B.F.A. in sculpture and video from the Nova Scotia College of Art and Design.

Entries for "Bound and Unbound II: Altered Book Exhibition" are open to the public and artists can submit up to three entries by March 5. There is no fee to enter the exhibition and selected books will be on display at USD's University Libraries second floor exhibition cases from Aug. 28-Dec. 20, 2013 with an exhibition reception slated for Friday, Nov. 1. A full prospectus and entry form for the exhibition can be found at [libguides.usd.edu/altered-entry](http://libguides.usd.edu/altered-entry). University Libraries reserves the right to refuse work difficult to exhibit due to excessive size, weight or difficulty in presentation.

For more information, contact Hanson at [Sarah.Hanson@usd.edu](mailto:Sarah.Hanson@usd.edu) or Danielle De Jager-Loftus at [Danielle.Loftus@usd.edu](mailto:Danielle.Loftus@usd.edu), or Abby Moore at [Abby.H.Moore@usd.edu](mailto:Abby.H.Moore@usd.edu).

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