

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.

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

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.

FOURTH FRIDAY

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

'Discover Law Day' Open House At USD

VERMILLION — The University of South Dakota School of Law is hosting an open house on Wednesday, Feb. 27, for high school and college students interested in pursuing a career or degree in law. Discover Law Day, which is scheduled from 9 a.m.-3 p.m., includes a variety of activities designed to give students an inside look at the curriculum and faculty at the USD School of Law. Participants can choose which first-year class they'd like to observe from Civil Procedure or Criminal Procedure to Contracts; take part in a Q&A with current USD law students; and tour the School of Law and USD campus.
"Discover Law Day is a great opportunity for high school or college students to learn more about law school preparation, application and admission, and see firsthand the benefits of a law degree as an academic or career option," said Tom Geu, interim law school dean. "It's a good way to showcase our programs, our faculty and provide those attending with a unique learning experience."
Discover Law Day is free and open to upper level high school and early college students. The event is presented by the USD School of Law with support from the Law School Admission Council's DiscoverLaw.org Month program. Students interested in attending the open house are asked to RSVP to Tom.Sorensen@usd.edu no later than 4 p.m. on Monday, Feb. 25. Individual students are also encouraged to visit www.discoverlaw.org/register.asp to register for useful information about the law school admission process.

YHS To Host State Debate Tournament

Yankton High School will be hosting the SDHSAA State Debate and Individual Events Tournament on March 1-2. One of the events is Public Forum debate. The event is designed to be judged by community members. These judges do not have to have experience as debaters, coaches, or judges.
In order to make the event work, officials will need 50 local people from 7:45-11:15 a.m. on March 2. Organizers also will need 25 people from 12:30-3:30 p.m.
Each round takes about 45 minutes. Judges need to be able to conduct a coin flip, keep track of the arguments, keep an open mind, and write some brief comments on a ballot.
If you are 21 years of age or older and would be interested, email Leo Kallis at LKallis@ysd.k12.sd.us or call the Yankton High School Activities Department at 665-8369.

Dave Says

Tips For Buying Term Life Insurance

BY DAVE RAMSEY

Dear Dave,
I'm looking at buying term life insurance. Currently, I'm in medical school doing my last year of residency and making \$35,000 a year. Should I base the amount of insurance coverage on what I'm making now or what I'll make when I've finished medical school? —Amanda

Dear Amanda,
In most cases, I advise basing the amount of life insurance coverage on the income you're earning at the moment. After all, that's the amount your family is used to living on, right? However, if you're finishing up your medical degree this year, it's a virtual certainty you'll earn lots more in 2014. You could easily go from making \$35,000 to \$135,000.

I recommend that people buy term life insurance coverage of about 10 to 12 times their annual

income. Considering your situation, I'd say you could afford to buy a little potential. Instead of basing it on your current \$35,000 income and buying a policy in the \$350,000 to \$400,000 range, you might double that amount. It will still be really cheap coverage as long as you're in decent health. And once you're making doctor money you can adjust the amount of coverage according to what you actually make.

Good luck, Amanda! —Dave

Dear Dave,
My wife and I were recently involved in an auto accident, and the insurance company doesn't



Dave
RAMSEY

want to cover the damage due to a technicality. We both work, so I'd like to find a replacement car while we fight this out with the insurer. However, we only have \$7,000 in savings and we don't want to spend it all. What should we do?

—John
Dear John,
You can definitely find your wife a good used car for what you've got in the bank. However, leaving yourselves with no savings whatsoever is not a good plan. I realize no one enjoys driving a beater, but that's what I'd do right now. Just look at it as a rental car. If you spend \$1,500 on a little used something, you will have \$5,500 left in your savings account. Just act as your own in-

surance company for a while. Then, when the big guys pay up, you could just plug it back into your savings account.

Even if they don't pay, you'll still have a nice chunk of change sitting there. And it wouldn't take long to save up enough to upgrade that little hooptie to something nicer and more reliable while still keeping the majority of your savings intact! —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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KPI-JCI Equipment Featured On TV Show



SUBMITTED PHOTO
Some of the workers on the set of the Discovery Channel's hit show, 'Gold Rush.'

Fans of Gold Rush, Discovery Channel's number one TV show, likely noticed a big difference this season with the addition of new equipment, which has enabled Team Hoffman to bring in more gold than any other season. Reality TV show Gold Rush follows the trials and tribulations of down-on-their-luck men who are risking everything to strike it rich mining for gold in Alaska. Currently in its third season, the show focuses on Todd Hoffman, Dave Turin, Dakota Fred and Parker Schnabel. This year, Hoffman and Turin doubled down on equipment, personnel and mining sites - which includes KPI-JCI's Cascade incline vibrating screen, manufactured at its Johnson Crushers International (JCI)

location in Eugene, Ore., and Kolberg conveyors, manufactured at Kolberg-Pioneer, Inc. (KPI) in Yankton, S.D.

In the season opener Oct. 26, Dave Turin and Todd Hoffman divide Team Hoffman and manage two claims — Indian River and Quartz Creek. Turin, a quarry and mining expert who happens to be a longtime KPI-JCI customer, invested in the KPI-JCI Cascade incline vibrating screen, which is commonly used in that geographic region. Hoffman took a riskier approach and invested in a trommel screen, which is less commonly used for rock and more commonly used for topsoil and compost.

At the end of January, viewers watched as Hoffman shut down



SUBMITTED PHOTO
Some of the equipment on the show from Kolberg-Pioneer.

the defunct trommel screen for good and joined forces with Turin and his KPI-JCI Cascade screen on the Indian River claim. "It will be interesting to see how the remainder of the season turns out," said Lisa Carson, marketing manager for KPI-JCI and Astec Mobile Screens. "Discovery Channel has already promoted that one of the mining teams hits paydirt this season. Now that both Dave Turin and Todd Hoffman are using the KPI-JCI Cascade screen and conveyors on the Indian River claim, we are confident they will hit their 1,000-ounce target." Every Monday, KPI-JCI publishes a recap of Friday's episode on its blog, www.factsfiguresolutions.com. The company also offers Gold Rush giveaways on its

Facebook page, www.facebook.com/kpijci, and Twitter, www.twitter.com/kpijci_ams. "This is an incredible opportunity for KPI-JCI to market its brand and products on one of cable television's most popular shows," Carson said. "Last year, more than 3.5 million people tuned in each Friday to see what would happen next. We're excited to promote our brand to all of these viewers and share with them the success of the KPI-JCI Cascade screen." Gold Rush airs every Friday at 9/8 Central. For more information about KPI-JCI and Astec Mobile Screens, visit www.kpijci.com.

SCHOLASTICS

UNIVERSITY OF SIOUX FALLS

The University of Sioux Falls has released its Dean's List for fall semester 2012. To qualify for the Dean's List, a student must achieve a semester grade point average of 3.5 or greater on a 4.0 scale.
The following local student made the Fall 2012 USF Dean's List:
Terry Huber (freshman), Mission Hill, S.D., History, Secondary Education Double Major

ST. CLOUD STATE UNIVERSITY

ST. CLOUD, Minn. — St. Cloud State University graduated 1,128 students during fall semester 2012. This included 924 undergraduate degrees, 201 graduate degrees and three doctorates. Commencement ceremonies took place Saturday, Dec. 22 at Halenbeck Hall.
Area students include
• Yankton — Mikael Leet, Bachelor of Science, Mass Communications, Cum Laude; Jonathan Muller, Bachelor of Science, Finance.

P&D CLASSIFIEDS WORK! CALL (605) 665-7811

New Spring Merchandise Has Arrived!

If you haven't been in lately, now is the time to stop in & see what's hot for Spring!

5th Annual Chart Sale!
Starts Today!

All remaining fall and winter clothing will be priced at the following chart sale prices:

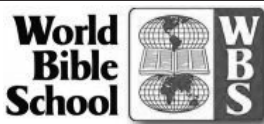
Hurry down!

These prices are unbelievable and the selections are limited and won't last long! Thanks and once again, we appreciate your business!

Lu Lu's
Downtown Yankton • (605) 665-6767

Chart Sale

Original Retail	.....	NOW
to \$10	.....	\$4.00
\$11-\$30	.....	\$10.00
\$31-\$50	.....	\$16.00
\$51-\$70	.....	\$22.00
\$71-\$95	\$30.00
\$96-\$125	\$39.00
\$126-\$165	\$51.00
\$166-\$195	\$60.00
\$196-\$235	\$71.00
\$236-\$275	\$84.00
\$276-\$325	\$99.00



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Willcuts-Mueller

Amberlee Willcuts and Nathan Mueller announce their engagement and upcoming marriage. Parents of the couple are Steven and Brenda Lee Willcuts of Yankton, SD, and Gordon and Lori Mueller of Crofton, NE.

The bride-elect graduated from Yankton High School in 2000. In 2005, she graduated from Mount Marty College in Yankton with Bachelor of Arts degrees in Graphic Arts and Recreation Management. She currently works as a paraprofessional with the Yankton School District.

The groom-elect graduated from Crofton High School in 2001 in Crofton, NE and currently works at Arby's in Yankton.

The couple is planning an August 24, 2013, wedding at Sacred Heart Catholic Church in Yankton.