—Jonathan

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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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., February: Fry'n Pan Restaurant, Yankton, 605-665-5956

Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, 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 Onco Billiards, 2 p.p.m. The Center, 605-665-665

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

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, Trin-ity 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. Tvndall

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. **Dave Says This Is More Than Just A Problem BY DAVE RAMSEY** people get ticked off Dear Anonymous, when they hear the truth,

Dear Dave,

My mother-in-law has a serious credit card problem. She can't afford stuff, but she shops anyway, acquires more and more credit and thinks she'll pay for it all later somehow. Her husband has bailed her out a few times, but he's unwilling to do it anymore. My wife and I, and her sister, want to address this issue, but where do we start?

Dear Jonathan,

First of all, you need to stay out of the discussion. This is something for her daughters to handle, and her husband needs to be part of it, too. He's closer to this and feels the effects more than anyone else in the family.

They need to sit down with her in a closed setting, where there are no interruptions, no television and no one else. Start with the fact that they love her and care about her deeply. This part is really important. But they also have to walk through what's going on, and let her know they're tired of watching her destroy herself and her marriage with this immature and irresponsible behavior.

Everyone involved should understand going in that they're likely to receive a volatile, angry reaction from this lady. Sometimes

Plan for the unexpected when you're healthy.



RAMSEY

make her see how alcohol was hurting her and the relationships she has with her family. Basically, she has a credit card addiction, and it's wreaking havoc on her marriage and their financial well-being. Show as much love and understanding as possible, but someone has to say something and draw a line in the sand. Otherwise, this behavior will eat everyone alive! -Dave

intervention.

If she were a drunk,

you'd want to try and

Dear Dave,

I want to get out of my whole life policy. Should I formally close out the old policy, or just stop paying the premiums?

-Anonymous

Close out the old policy once you have a good, term life insurance policy in place. I recommend 15- to 20-year level term insurance equal to 10 to 12 times your annual income. For instance, if you make \$40,000 a year, you should have \$400,000 to \$500,000 in coverage.

Term life insurance is much less expensive than whole life. Plus, did you know that you lose the part of your whole life policy known as the "savings plan" or "cash value" when you die? They only pay the face amount of the policy. So, close it out and stop pumping money into that thing!

But don't leave yourself uninsured. Make sure you have the proper coverage in a term policy first. There is never a good time to save money inside a rip-off, whole life, cash value insurance plan!

-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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Stewart PTA Announces Reflections Winners



Stewart Elementary School had a successful Reflections Program for the 2012-2013 school year. This year, 50 students participated with 61 projects being submitted. This was the 17th year that the Stewart PTA has sponsored this program. Students created works in Literature, Musical Composition, Photography, Visual Arts, Dance Choreography, and Film/Video Production in response to this year's theme, "The Magic of a Moment." Certificates and ribbons were presented to all

participants, and medals and trophies were presented to all winners at a special Reflections assembly. First and second place

Place: Gage Becker; 3rd Place: Sara Henning; Honorable Mention: Jaiden Boomsma

PRIMARY PHOTOGRAPHY:

PRIMARY LITERATURE: 1st Place: Shaylor Platt **INTERMEDIATE LITERATURE:**

SUBMITTED PHOTO

Men's Chorus Festival Slated For Tripp

TRIPP — The 26th annual Men's Chorus Festival Concert will be presented this year at the Tripp-Delmont School Gymnasium in Tripp at 7:30 p.m. Sunday, Feb. 24.

Singers from the Verdigre, Neb., area; Delmont, Tripp, and the Dakota Jubilee Chorus from the Platte-New Holland-Corsica area will join together to form a chorus of approximately 70 male singers. Each of the individual choruses will also perform two selections.

The guest conductor for the combined chorus will be Milo Pietz from Huron. Originally from the Tripp area, Pietz has had extensive experience directing high school and church choirs. The combined men's chorus will sing a variety of music including classic sacred music, gospel style and spirituals.

The public is invited to attend. No admission will be charged but a free will offering will be accepted.

Dr. Seuss Week Set For Yankton Library

The Yankton Community Library, 515 Walnut Street, is celebrating Dr. Seuss Week beginning on Feb. 25 and running through March 1.

Theodore Seuss Geisel, Dr. Seuss, was born on March 2, 1904, and passed away in 1991. He made a lasting impact on American culture, especially for children. It was the 1957 publication of "The Cat in the Hat" that made Dr. Seuss famous. He was challenged by an editor to write a book with only 250 basic words that children would have fun reading. He succeeded by writing "The Cat in the Hat" with only 220 words and revolutionized children's beginning reading books.

Story time, which is Monday at 6:30 p.m., and Wednesday and Thursday at 10:15 a.m., will center on Dr. Seuss's books. The stories and crafts will all have a Seuss theme. Children are encouraged to dress up as Seuss characters. The staff of the library will be donning their "Cat in the Hat" hats and bow ties. Treats and special prizes will be shared during story time. Children may enter a drawing all week for a Dr. Seuss book or stuffed animal.

Dr. Seuss movies will be shown three afternoons that week, all beginning at 3:45 p.m. Tuesday, Feb. 26, "The Lorax" will be aired; Wednesday, "The Cat in the Hat" movie; and Thursday, "Horton Hears a Who" will be the feature.

Plan to bring your child or grandchild to the library. Check out and read a book during our Seuss celebration, to quote Dr. Seuss, "The more that you read, the more things you will know. The more that you learn, the more places you'll go!

For more information, contact the library at 668-5275.

Commercial Kitchen Class Planned In Sioux Falls

BROOKINGS — SDSU Extension will present a class on starting a commercially licensed kitchen as part of the local food entrepreneur series Feb. 26 at the SDSU Extension Regional Center in Sioux Falls.

This series is ideal for those interested in marketing locally grown and processed food. The class will run from 1-4 p.m. and will cover information on starting a licensed kitchen. Joan Hegerfeld-Baker, SDSU Extension Food Safety Specialist and a representative from the Sioux Falls Health Department will provide information on opening a licensed kitchen, regulations, equipment, facility, food safety, Foodservice Manager Sanitation Certification and types of licenses

Participants should visit www.igrow.org/events to print a registration form for this training. Return the registration form to: SDSU Regional Extension Center in Sioux Falls, Attn: Chris Zdorovtsov, 2001 E. 8th St., Sioux Falls, SD 57103. For more information contact Chris Zdorovtsov at 605-782-3290 or Christina.Zdorovtsov@sdstate.edu.

works have advanced to the state level for further judging. The following students (pictured) placed in the programs:

PRIMARY VISUAL ARTS:

1st Place: Cora Johnson; 2nd Place: Brynn Kenney; 3rd Place: Elsie Larson; Honorable Mention: Madison Ryken

INTERMEDIATE VISUAL ARTS:

1st Place: Tye Briggs; 2nd

1st Place: Burke Marquardt; 2nd Place: Madison Ryken; 3rd Place: Brynn Kenney; Honorable Mention: Macy Schramm

INTERMEDIATE PHOTOGRAPHY:

1st Place: Camryn Zoeller; 2nd Place: Molly Savey; 3rd Place: Sara Carr; Honorable Mention: Abby Newman

Ist Place: Brody Burgeson; 2nd Place: Annika Gordon; 3rd Place: Gage Becker

PRIMARY DANCE CHOREOGRAPHY

1st Place: Macy Schramm

INTERMEDIATE DANCE CHOREOGRAPHY

1st Place: Kylie Gengler; 2nd Place: Sara Carr

Kralicek Retires After Decades Of Service To Kolberg

Kolberg-Pioneer, Inc. (KPI-JCI) warmly thanks Dennis Kralicek for more than four decades of service, and wishes him success and happiness in his retirement.

Kralicek, who retired Jan. 4, worked for Kolberg-Pioneer, Inc. for 41 and a half years, starting at the age of 19 when he moved back to his hometown from Sioux Falls, S.D. He spent his entire career building conveyor undercarriages, along with training five different supervisors over the course of his career.

Kolberg-Pioneer, Inc. is a worldwide manufacturer of heavy equip-ment for the aggregate and recycle markets.

MILITARY



Air National Guard Airman 1st Class Connor M. Grosz graduated from basic military training at Lackland Air Force Base, San Antonio,

Texas. The airman completed an in-

tensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills. Airmen who complete basic training earn four credits toward an associate in applied science degree through the Community College of the Air Force. Grosz earned distinction as an honor graduate. He is the son of Dean and Lisa Grosz of 421st Avenue, Olivet. The airman is a 2011 graduate of Scotland High School.

Grosz



who have been inducted into Kolberg-Pioneer, Inc.'s Quarter Century Club, which honors employees for 25 years of service, since the club's inception in 2000. 60

currently employed at the company. Company president Joe Vig said the high number of Quarter Century Club members reflects a positive work environment that encourages employees to stay and grow with the company.

"It is incredibly gratifying to have employees like Dennis Kralicek, who are so committed to the success of this company," Vig said. "We strive to provide an enjoyable,

rewarding work experience for our associates, and I believe that is the reason behind our success in maintaining a large number of long-term employees. We greatly appreciate the service of these individuals. Without dedicated employees like Dennis, our company would not have seen the growth and development we've experienced at our facility since it began in 1965.'



Tune into Classic Hits 106.3 this Thursday for the Buy Now Auction!



Kralicek members are

Kralicek is one