

## 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  
**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 605-665-3736 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.  
**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

## 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.

## FIRST MONDAY

**Yankton Republican Party Executive Meeting**, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605  
**Yankton Lions Club**, 11:30 a.m. lunch, noon 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

## Dave Says

## Helping Out ... The Correct Way

BY DAVE RAMSEY

**Dear Dave,**  
 I'm trying to help my son and daughter-in-law by encouraging them to get out of debt and live on a budget. It hasn't been a problem to give them money when they've asked in the past, but I'm afraid they're still in a mess. How can I make sure I'm doing the right thing?

— Margaret

**Dear Margaret,**  
 The first thing you need to do is sit down and have a serious, loving talk with them. If they've asked for money before, and it has become something of a trend, you have a right to know more about their circumstances. In addition, they need to understand that opening up and being honest about their situation and behavior is a requirement for them to receive more of your help.

I know you guys love each

other, but be prepared for them to get defensive. Lots of times people are embarrassed to talk about their mistakes, no matter how nicely you approach things. They may decide not to answer any questions and that it's none of your business. That's fine, too. Just make sure they understand Mom won't open her checkbook unless they open up about their finances.

This isn't about you being nosy or controlling. It's about making sure you're not giving a drunk a drink and further enabling any misbehavior. Then, if they're willing to talk, and as a result, you feel they truly need help, make sure any money you give them is a gift, not a loan.

I know it hurts to see them go through rough times, Margaret.



Dave  
**RAMSEY**

But if they're acting irresponsibly with money, they need to suffer the consequences of their actions. That, along with your love and advice, can help them turn the corner and win with money!

— Dave

## A DATED OFFER

**Dear Dave,**  
 I have one bill left from an emergency room visit earlier this year, and I'm trying to settle with a collections agency. They're willing to accept half of the \$930 owed, but they want me to pay online or by phone, and I don't feel safe doing that. What should I do?

— Allison

**Dear Allison,**  
 If they're willing to lower the bill by half, then you need to get

that in writing. If you don't have it in writing, you don't have a deal. And whatever you do, don't give them any form of electronic access to your money. I've seen too many collectors lie to people about "agreements," then go in and raid their accounts.

Just tell them to send you, by email or regular letter, a statement saying that \$465 will be accepted as payment in full for the debt. Also, tell them you'll turn around the day you receive this letter and send them a cashier's check for that amount. Until then, they can go jump in the lake!

— Dave

*Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books. The Dave Ramsey Show is heard by more than 5 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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## SCHOLASTICS

## MOUNT MARTY COLLEGE

## DECEMBER GRADUATES

## Master of Science in Nurse Anesthesia

Emily Anderson, Sioux Falls  
 Brock Ball, Woonsocket  
 Jeremiah Bee, St. George, Utah  
 Bridget Berger, Sioux City, Iowa  
 Jedd Bialas, Parkston  
 Brian Dumstorff, Omaha, Neb.  
 Daniel Fuxa, McCook Lake  
 Laura Gerving, Sioux Falls  
 Tara Mullins-Grgurich, Shibleys Point, Mo.  
 Kelly Haines, Alexandria  
 Teresa Hoffman, Grand Island, Neb.  
 Matthew Jewett, Tea  
 Jeremy Johnson, Lake City, Iowa  
 Angela Kent, Sioux Falls  
 Sonia Klonoski, Apple Valley, Calif.  
 Nathan Krell, Sioux Falls  
 Andrew Loptien, Littleton, Colo.  
 Jaime Mertz, Cody, Wyo.  
 Michael Portschy, Hingham, Wis.  
 Allan, Pudwill, Brandon  
 Amanda Rowan, Stuart, Neb.  
 Amber Russell, Pierre  
 Nicole Safford, Sioux Falls  
 Casey Sauder, Slayton, Minn.  
 Seth Schramm, Yankton  
 Tom Schuster, Valley Springs  
 Shelly Seibert, Sioux Falls  
 Megan Staebell, Sioux Falls  
 Crystal Thompson, Evanston, Wyo.  
 Shanna Vargas, Dell Rapids  
 Jon Waltjer, Sioux Falls  
 Bradley Wiesner, Brandon

## Bachelor of Arts

\* — Nathan Albertson, Elementary Education, Watertown  
 \* — Barbara Curtis, Business Administration, Pierre  
 \* — Joseph Dalton, Elementary Education, Watertown  
 \* — Patrick Deutsch, Jr., Business Administration, Sisseton  
 William Eddie III, Interdisciplinary Studies, Detroit  
 Amber Evenson, Biology/summa cum laude, Scotland  
 Brandon Frey, Accounting & Criminal Justice, Saint Peter, Minn.  
 Brittany Hank, Mathematics & Secondary Education/cum laude, Fremont, Neb.  
 \* — Justin Harte, Elementary Education, Watertown  
 \* — Jeff Hegstrom, Business Administration, Watertown  
 \* — Shannon Hoffman, Business Adminis-

tration, Henry

\* — Amanda Johnson, Business Administration/magna cum laude, Castlewood  
 \* — Lee Koehler, Business Administration, Rosholt  
 Brianne Larkin, Human Service, Yankton  
 \* — Maria Lau, Business Administration/magna cum laude, Watertown  
 Cassandra Medricky, Human Service, Avon  
 Christina Rowbotham, Exercise Wellness/cum laude, Brookings  
 Carlos Saenz, Exercise Wellness, Scottsbluff, Neb.  
 \* — Nicole Schussler, Criminal Justice, Watertown  
 \* — Brittoney Serie, Business Administration/cum laude, Watertown  
 \* — Tara Steen, Business Administration, Henry  
 \* — Spensor Teneyck, Information Technology, Lake Preston  
 \* — Jennifer Thuringer, Business Administration, Watertown  
 Michael Tomac, Business Administration, Mandan, N.D.  
 Monty Wanless, Business Administration/cum laude, Kansas City, Mo.  
 Zachary Whitehill, Business Administration/magna cum laude, Osceola, Iowa  
 Spencer Yackley, Elementary Education, Onida

## Bachelor of Science in Nursing

Melanie Pinkerton, Yankton  
 Alexis Redowl, Yankton

## Associate of Arts

\* — Amanda Falk, Criminal Justice, Bismarck, N.D.  
 Jaime Guित्रon, Business Administration, Omaha, Neb.  
 \* — Jean Kwasniewski, Business Administration, Watertown  
 Anthony Perry, Business Administration, Savannah, Ga.  
 Ben Puthoff, Accounting, Huron  
 Christopher Quisenberry, Accounting, Morton, Ill.  
 \* — Sarah Russman, Business Administration, Watertown

## Associate of Science

Joshua Ackerland, Horticulture, Mapleton, N.D.  
 Allan Ackerman, Horticulture & Accounting, Mankato, Minn.  
 Jamie Bastian, Horticulture, South Sioux City, Neb.

Matthew Hanson, Horticulture, Omaha, Neb.

Travis Schrenk, Horticulture, Jamestown, N.D.

James Stevenson, Horticulture, Norwalk, Iowa

## Certificate in Practical Nursing

\*\* — Ajay Bertschinger, Creighton, Neb.  
 \*\* — Amie Fischer, Menno  
 \*\* — Tanya Hawkinson, Yankton  
 \*\* — Tymber Higgins, Naper, Neb.  
 \*\* — Shanele Knock, Yankton  
 \*\* — Courtney Riggs, Yankton  
 \*\* — Julie Vanden Burg, Yankton  
 \*\* — Dawn Wilson, Bloomfield, Neb.  
 \*\* — Jenny Wortmann, Hartington, Neb.

\* — Watertown Students

\*\* — August 2012 Graduates

## MINNESOTA STATE/MANKATO

MANKATO, Minn. — Minnesota State University, Mankato had more than 1,600 students graduate during fall commencement exercises held Saturday, December 15, 2012 in Bresnan Arena at the Taylor Center on the Minnesota State Mankato campus.

Undergraduate students receiving recognition included 63 students graduating summa cum laude, 171 students graduating magna cum laude and 184 students graduating cum laude.

Awarded at the undergraduate level were 25 associate of arts degrees, 100 bachelor of arts degrees, 24 bachelor of fine arts degrees, 1,129 bachelor of science degrees, 14 bachelor of science in engineering degrees, and 29 bachelor of science in social work degrees.

Graduate level degrees presented included 86 master of arts degrees, seven master of arts in teaching degrees, 11 master of business administration degrees, five master of fine arts degrees, one master of music degrees, five master of public administration degrees, 171 master of science degrees, 23 master of science in nursing degrees, 30 master of social work degrees, and 30 specialist degrees.

Minnesota State Mankato, a comprehensive university with more than 15,400 students, is part of the Minnesota State Colleges & Universities system, which comprises 31 state institutions.

Area graduates included:

- Alcester — Ashley Beeler, BS Speech Communication;
- Yankton — Brittany Trimble, MA Women's Studies.

## Go Green By Recycling Your Christmas Tree

BROOKINGS — The real Christmas trees that added special magic to this year's holiday season can now find a second purpose by recycling, says SDSU Extension Forestry Specialist John Ball during a recent iGrow Radio Network Interview.

Ball says the easiest second use for real Christmas tree is as a bird feeder, stuck in a snow bank.

"Hang bird feed on them, because it makes a wonderful perch, provides a little hiding cover, which birds like," he said. "The birds will find it and utilize it for the rest of the winter, because they do like a little cover when they are out there feeding."

He says another option for repurposing Christmas trees is to use them as mulch. An option many

South Dakota communities embrace by collecting used trees and grinding them up for compost.

"Evergreens are wonderful because one of our problems in our soils in South Dakota is they tend to be a little on the alkaline side, and the pine, spruce and firs we use will be a little on the acidic side — which is going to be very beneficial," Ball said. "There is nothing better than going out and putting a pine or even a little spruce mulch around your trees."

These trees may also be bundled and dropped into lakes as artificial reefs for fish habitat.

To learn more about this topic, and listen to the iGrow Radio Network interview with John Ball, visit iGrow.org.

## Deadline For Spring Deadwood Fund Grant Applications Feb. 1

PIERRE — The South Dakota State Historical Society has announced that the applications for the first round of the 2013 Deadwood Fund grant program are due on Feb. 1, 2013, for work beginning May 1, 2013.

The program is designed to encourage large-scale restoration or rehabilitation of historic properties by individuals, organizations or public agencies, according to Jay D. Vogt, director of the State Historical Society, whose historic preservation office administers the program.

Grants will be awarded in amounts ranging from \$1,000 to \$25,000. The grant amount must be matched on a dollar-for-dollar basis from nonfederal and non-state sources. Nonprofit organizations will be allowed to use in-kind services for one-half of their match.

In 2011, more than \$121,000 was distributed among 10 projects.

Funding for the program is from Deadwood gaming revenue earmarked by state law for historic preservation projects throughout the state and distributed by the State Historical Society.

The second round of 2013 applications will be due on Oct. 1, 2013 for work beginning Jan. 1, 2014.

For more information on the South Dakota State Historical Society's Deadwood Fund grant program, contact the State Historic Preservation Office at the Cultural Heritage Center, 900 Governors Drive, Pierre, SD 57501-2217; telephone (605) 773-3458.

Grant forms are available online at <http://history.sd.gov/Preservation/FundingOpps/FundingOpportunities.aspx>.

## BIRTHDAYS

## IDA DOYLE

Come celebrate 90 years of living for Ida Doyle on Sunday, Jan. 6, 2013, from 1-3 p.m. at the Days Inn conference room in Yankton. Ida was born Dec. 28, 1922.



Doyle

## Bridal Directory

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