

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, PO Box 56, 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., July: Max Pub. Volin, 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.
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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

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 Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
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, 5:30 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
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
Open Cards, 12:45 p.m., The Center, 605-665-4685
NAMI (National Alliance on Mental Illness) Connections Support Group, 1:30-3 p.m. Use basement door of the former Sir Charles Hotel with the address of 301 Capital above the doorway., 605-661-4434.
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

SECOND TUESDAY

VFW Auxiliary, 7:30 p.m., 209 Cedar Street

THIRD TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

WEDNESDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
Nurse, 10 a.m.-noon, The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open session, 1019 W. 9th St.
Whist, 1 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous, 7:30 p.m., non-smoking session, 1019 W. 9th St.
Springfield Footprints, 7:30 p.m., non-smoking open session, Catholic Church, Springfield

FIRST WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

Skipping A Payment After Refinance?

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
I just refinanced my home from a 30-year fixed rate to a 15-year fixed rate mortgage. The first payment won't be due until July, but should I go ahead and make a June payment or put that money toward my debt snowball?
—Avery

Dear Avery,
If it were me, I'd put that money toward paying off debt. At this point, you don't have a June payment coming due, so anything you paid in would only go toward prepaying the principal. Mortgage interest is charged in arrears, which means backward. Your July payment would pay your June interest. That's why your first payment isn't due until July 1.

I think deep down the heart of your question is whether or not to pay extra on your mortgage instead of putting money toward your debt snowball. The answer to that question is always no. Get rid of all your debt except the house first, which is Baby Step 2. Then, move on through the rest of the Baby Steps.



Dave RAMSEY

Step, and that's number seven—build wealth and give. That's when the fun really begins!
—Dave

PEER-TO-PEER LENDING?

Dear Dave,
What do you think about peer-to-peer lending? I'm thinking about getting in on investing in individual loans as an investment strategy.

—Brian

SCHOLASTICS

Knoff Awarded Scholarship At SDSU

BROOKINGS — Ashley Knoff of Yankton was awarded the Jason and Rachel Flaskey Scholarship in the College of Education and Human Sciences for the 2011-2012 academic year at South Dakota State University.

Knoff is a junior majoring in Spanish and family and consumer sciences at SDSU, where she is active in National Education Association (vice president), Chi Omega, Wildfire Cheer, Admissions Ambassadors (FOCUS (Fellowship of Catholic University Students) (leader). She is the daughter of David and Jozette Knoff of Yankton and is a 2009 graduate of the Yankton High School.

Hof Selected for U. Iowa Biomedicine Program

STORM LAKE, Iowa — Caitlin Hof, a freshman biochemistry, biology and chemistry triple major from Yankton, S.D., was selected to participate in the University of Iowa's Carver College of Medicine FUTURE (Fostering Undergraduate Talent-Uniting Research and Education) in Biomedicine program. This summer, she is investigating the role of Drosophila zinc finger transcription factor in germline and neuronal development. Dr. Kristy McClellan, assistant professor of biology at BVU, and Caitlin are working in the laboratory of Dr. Pamela Geyer in the Department of Biochemistry at the University of Iowa.

Boese Named To University Dean's List

HARRISONBURG, VA — Molly Boese, a Junior Business Administration major at Eastern Mennonite University, Harrisonburg, Va., was named to the spring semester dean's list. Boese is the daughter of Ted and Cindy Boese of Freeman, SD.

To qualify for the dean's list a student must achieve a semester grade point average of at least 3.750 or above and complete at least 12 semester hours of credit.

Potts Earns UNL Undergraduate Research Grant

LINCOLN, Neb. — Production of strawberries in winter, research on peanut allergies, and a digital humanities interdisciplinary project on Civil War Washington are just a few of the 435 undergraduate research projects supported by the Undergraduate Creative Activities and Research Experiences (UCARE) Program at the University of Nebraska - Lincoln.

Starting its eleventh year, this unique program enriches the academic experience of undergraduate students at the University of Nebraska-Lincoln by allowing them to explore a field of particular interest and learn alongside faculty mentors in a creative activity or research area. Students receive a stipend funded by the Pepsi Endowment, created by the contract between the University and the Pepsi-Cola Company.

Undergraduates apply for the program in mid-February and awards are made in April. First year students serve as undergraduate research assistants for their faculty sponsors and receive funds of up to \$2000. Second year students work on independent projects, still guided by their faculty sponsors, and receive up to \$2400.

In all, 435 faculty/student pairs were funded. All UNL colleges were represented.

"These projects are an opportunity for faculty to receive the benefit of having talented undergraduates assist them with projects that might not otherwise be possible," said UCARE Coordinator, Laura Damuth. "At the same time, these projects are an opportunity for undergraduates to work outside of the classroom and concentrate in depth in their chosen field of interest. The long-term vision of the

Baby Step 3 means fully funding your emergency fund with three to six months of expenses. After that, Baby Step 4 is investing 15 percent of your income into Roth IRAs and other pre-tax retirement plans. Baby Step 5, if you have kids, is college funding, and then you pay off your home early on Baby Step 6.

Once all this is done, you have the final Baby Step, and that's number seven—build wealth and give. That's when the fun really begins!

—Dave

What do you think about peer-to-peer lending? I'm thinking about getting in on investing in individual loans as an investment strategy.

—Brian

program is for more students to become involved in these types of projects. The UCARE program benefits the entire University."

Earning the award from the area is:
Michelle Potts (Year 1)
Nitrogen Efficiency In Winter Wheat Varieties
Faculty sponsor: Donald Lee

30 Students Receive Dakota Corps Scholarships

PIERRE — Thirty recent South Dakota high school graduates have been awarded Dakota Corps scholarships to pursue careers in critical-need occupations within the state.

Each year, Dakota Corps recipients receive funding equivalent to the cost of tuition and applicable fees at their postsecondary institution. Once graduated, they are required to enter into a critical-need occupation in South Dakota, with terms of service equivalent to the number of years they received the scholarship, plus one year. The scholarships are supported entirely by private donations.

"I congratulate these students for choosing careers in critical-need occupations," said Gov. Dennis Daugaard. "I also want to thank all of those private businesses and nonprofit organizations that are funding these scholarships. This is a program that not only educates our students, but also keeps them in South Dakota after graduation and provides the brainpower that is essential for these critical-need occupations."

Current occupations that qualify for Dakota Corps Scholarship support include teaching K-12 music, special education, or foreign language; teaching high school math or science; working as a licensed practical nurse, registered nurse, or in other allied health-care fields; or working as a large-animal veterinarian.

The South Dakota Board of Regents recently assumed administrative responsibility for the Dakota Corps Scholarship program. For more information, contact the board office at 1-800-874-9033 or send an e-mail to info@sdbor.edu.

Students from the area are:
Anna Peasley, Elk Point, Elk Point-Jefferson High School, Augustana College
Jerrica Huber, Yankton, Yankton High School, South Dakota State University
Rebecca Hebda, Mission Hill, Yankton High School, University of South Dakota

USD Student Wins AGO Young Artist Competition

VERMILLION — Wyatt Smith, sophomore music major at the University of South Dakota, took top honors at the American Guild of Organists (AGO) Region VI Young Artist competition.

As winner of the Region VI competition, Smith was awarded a \$1,000 prize and a trip to the 2012 AGO National Convention at Nashville, Tenn., where he will play on a "Rising Stars" recital. Smith, from Rapid City, S.D., is a student of Larry Schou, D.M.A., dean of the College of Fine Arts and Professor of Organ at USD.

"Wyatt is an excellent organist and shows great promise to have a bright future in the performing arena as he pursues graduate work in a few years," stated Schou. "I am very proud of his accomplishments. He is currently on a concert tour performing throughout the Midwest."

The competition was held in conjunction with the biennial AGO Region VI convention at Des Moines, Iowa last month. Prominent music schools represented from the 10-state region included Julliard, Indiana University, Wichita State University and USD. Participants were required to play organ music representing three musical periods: a baroque piece written by J. S. Bach, a 19th century piece and a contemporary piece written after 1900. Competitors were also required to play two verses of a specified hymn, with introduction.

Johnson Electric, LLP
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Rick Merkel • Ben Merkel
Gary Johnson



Hauger-Verigood

Tammy LuAnn Hauger and Stephen Michael Verigood were married June 18, 2011, at the First Assembly of God Church, Yankton, with Pastor Jeff Mantz officiating.

Parents of the couple are late Bettie and late Jerry Campion of Irene, and Stan Verigood of Cincinnati, Ohio, and Loni Verigood of Oakwood, Georgia.

Maid of honor was Niki Wynia of Springfield, SD. Flowergirls were Haley and Briana Ash of Sioux Falls, SD, Ava Cheeseman of Sioux Falls, SD, Tormy Kellen of Sioux Falls, SD, and Abigail, Gracie and Amelia Glover of Troy, Alabama.

Best man was James Verigood of Ward, Arkansas.

Reception was held at the church. The bride works at 5 Star Communications in Yankton. The groom works for Walmart in Yankton.

Celebrating 50 Years
Mr. & Mrs. Earl Sparks
Earl & Marge Sparks will be celebrating their 50th wedding anniversary July 15, 2011.
Their family — Joe & Kelly Sparks (Andrew & Amanda) and Dan & Robin Sparks (Tessa & Ben), would like you to send wishes to: 30479 US Hwy 81, Yankton, SD 57078.

NEWS AROUND THE CLOCK
www.yankton.net

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