### ΜU C O M ΝΙΤΥ CALENDA

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@vankton.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 June)

#### **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

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., Tyndal

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

## Summer Reading Programs Offered At Library

The Yankton Community Library, 515 Walnut, still has several programs on its July calendar in conjunction with summer reading. You won't want to miss these opportunities.

At 1 p.m. Tuesday, July 10, Julie Manning will be the guest presenter at our Readers Anonymous book club. Her topic, "The Origins of Dr. Frankenstein's Creature," is a perfect fit for the adult summer reading theme "Between the Covers." This program will be of great interest to adults and young adults.

That evening, Jerry Smith will join us at the Capitol Building replica, Riverside Park, for a session of Night Photography, beginning at 8:30 p.m. Smith will give pointers in how to use night lighting to get the best photos. Bring your cameras for this class.

Mike Peck, instructor for Dakota Tae Kwando, will work with participants during his class of "The Gentle Art of Self Defense," at 5:30 p.m. Thursday, July 12. There is no fee or advance registration. Dress comfortably so you can participate during this demonstration.

For further information on this or any program at the library, call 668-5275

# **Dave Says Living At Home After College**

### **BY DAVE RAMSEY**

#### Dear Dave,

My son has worked and saved all through school and will be graduating this year with a degree in electrical engineering. He has a job waiting for him when he finishes, and he wants to move out on his own then. I think he should continue to live at home and save up more money. What do you think? -Sue

#### Dear Sue,

Honestly, I think he should move out. This situation isn't about money as much as it's about your son becoming a man. At this point in his life it's going to be really good for him, emotionally and spiritually, to stand on his own two feet.

It sounds like you've got some good ideas about saving and financial responsibility, and he

needs to take some of Mom's advice in those areas. But it's time he had his own place and started paying his own bills. It's time for this one to leave the nest, spread his wings, and fly. Here's something

else to think about. Dave He's going to look a whole lot better to the world if he's out there standing on his own. I

think lots of young ladies, not to mention their parents, will be much more impressed by a guy who's making his own way rather than living at home with mom.

He's at a point where he's reaching for dignity and trying to make his way in the world. Let him do it. I've got a feeling he'll make you proud! -Dave

**Dear Dave,** My husband and I have about \$50,000 in debt. It started piling up several years ago when one of our sons was injured. He's 33, his brother is 23, and we've got whole life insurance policies on each of them. The combined cash value of the policies is about \$21,000. Should we sell them in

order to help pay down

#### Dear Lori,

You're not responsible for the final expenses of a 33-year-old or a 23-year-old. And the fact that they're your sons doesn't change anything.

our debt? -Lori

Whole life insurance is a horrible investment. The rate of return is almost nothing. When

someone dies with these policies, the extra money you paid to create the cash value is wasted, because the insurance company keeps the cash value. They only pay out the face value! That's not what I call smart investing.

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If it were me, I'd cash in both of the policies immediately. Now, if either of them has become uninsurable and you want to transfer a policy to them, that's fine. Otherwise, they both need to take care of their own insurance and other financial needs.

You guys are staring at a lot of debt, and \$21,000 will go a long way toward cleaning up that mess. Cash them in! -Dave

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

## Visiting Hours Grilling Your Way To Better Health

**BY CARLA SCOTT SCHMIDT** ASHH Nutrition Services Director

Why is it that almost everything tastes better on the grill? Although the answers to that question may vary, it is unmistakable that most everything is healthier for you when grilled. That's right, I just combined "healthy" and "tastes good" when referring to the same thing.

Most of us think of burgers and brats or steak and chicken on the grill, and that's great - it's probably the healthiest way to cook any of those meats. Grilling reduces the excess outer fat on meat and allows it to run off, whereas baking or frying those meats allows the fat to be reabsorbed.

While we all know that the "usual suspects" such as the above are great on the grill (and the chicken is very healthy), many are also learning that just about anything is great on the grill - vegetables, fish, even fruit.

Seafood is one of the most grill-friendly foods imaginable. Salmon has always been popular, but most any fish can be grilled for added flavor and added health. And, with the help of a little olive oil and tinfoil, cleanup's a breeze. Fish, such as salmon and trout, contain omega-3 fatty acids which are very good

for heart health. All you have to do is simply apply some olive oil to the fillet and seasonings of your choice lay it on the tinfoil and then onto the grill until it's done (easily flakes with a fork). Olive oil also is a healthy type of fat.

Of course I can't talk about grilling fish in the upper Midwest without talking about walleye and the other freshwater species that populate our lakes and rivers. The same principle applies to grilling all fish. I prefer the tinfoil method because it prevents the fish from falling through the grill, allows the good fat found in fish to be absorbed and is easy to cleanup. I like fried walleye just as much as the next person, but I love it on the grill just as much. Shrimp, lobster, crab and scallops are also delicious on the grill.

While you're making your main meat entrée on the grill, why not throw your side dishes of vegetables on the grill too? Have you ever had corn on the cob from the grill? How about asparagus or potatoes? All that's really needed for most vegetables is a little olive oil, a little seasoning and away you go. Vegetables generally don't take too long to grill - potatoes being the main exception so keep a close eye on them to prevent burning. I generally put potatoes on about 20 minutes before anything else. Another way to prevent them from burning and seal in the moisture is to cook the veggies in tinfoil over the grill too. Just like the fish, just drizzle with olive oil and seasonings, fold up into a pouch (poke a few holes on top) and place on the grill — NO CLEANUP!

For healthy grilled meats, use only lean cuts of meat, trimming all visible fat and removing the skin. Use marinades of olive oil, vinegar or lemon juice, herbs and seasonings. Marinating meats and fish overnight or at least 2 hours before grilling can reduce carcinogenic compounds formed by high heat and smoke from grilling by 90%. The antioxidants in the citrus juice and herbs provide antioxidants that block the formation of the cancer causing compounds. Cook your meats and fish on the grill at a moderate temperature for a golden (not charred) color.

Personally, I love to grill all year long both for the flavor and for the health. Summertime is still the best season of the year for it, though. Try new things and experiment with foods you enjoy. Add fruit to your kabobs — pineapple is great! Be safe, have a wonderful, healthy summer and grill to your heart's content (your heart will appreciate it).

SCHOLASTICS DORDT COLLEGE

LEWIS & CLARK

FAMILY

MEDICINE, PC

SIOUX CENTER, Iowa — Dordt College awarded scholarships to the following students:

Cooper Dykstra of New Holland. South Dakota, has been awarded the Rooster Booster scholarship from Dordt College. Dykstra is a sophomore majoring in an undeclared major.

Katie Watt of Yankton, South Dakota, has been awarded the Cella Bosma Teacher Education scholarship from Dordt College. Watt is a senior majoring in elementary education. She also has a minor in music education.

JORDAN KOCH Jordan Koch, of Yankton has University of Nebraska at Omaha (UNO) for the Spring 2012 semester.

To qualify for the Chancellor's List, students must earn a grade point average (G.P.A.) of 4.0 for courses taken at UNO during the semester, provided 12 or more semester hours were com-

pleted. To qualify for the Dean's List, students must earn a G.P.A. of 3.5 or better for courses taken at UNO during the semester. A full list of qualifying students can be found here:http://www.unomaha.edu/news/releases/2012/06/s pring2012chancellor.pdf.

RAMSEY

## The Center Hosts Bingo Tuesdays And Fridays

The Center, 900 Whiting Drive in Yankton, reminds the public that it hosts bingo at 7 p.m. every Tuesday and Friday night. Play is open to everyone.

For more information, contact Tammy Matuska at 605-665-4685 or director@thecentervankton.org.

## **MMC Seeks Input For Accreditation**

Mount Marty College is currently preparing for its 10-year review for continued accreditation by the Higher Learning Commission.

An important part of the review process is collecting comments from the public concerning the college. Comments may be submitted electronically at the website of the Higher Learning Commission at http://www.ncahlc.org/Information-for-the-public/third-party-comment.html or mailed to the commission at: Public Comment on Mount Marty College, The Higher Learning Commission, 230 South LaSalle Street, Suite 7-500, Chicago, IL 60604-1411

All comments must be received by the Higher Learning Commission by Sept. 30, 2012. Comments received after that date may not be considered by the commission.

Kelli Longman of Lennox, South Dakota, has been awarded the James Albert Klaver Memorial scholarship from Dordt College. Longman is a junior majoring in theology with an emphasis in youth ministries.

Family Practice

made the Chancellor's List for the University of Nebraska at Omaha for the Spring 2012 semester.

There were 576 students named to both the Chancellor's List and the Dean's List at the



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