

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, 319 Walnut, Yankton, SD 57078, or email to news@yankton.net.

**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

**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**, 8:30 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.  
**Bingo**, 7-9 p.m., Yankton Moose Lodge, 310 Walnut (through summer)

**SECOND MONDAY**

**Yankton Diabetes Support Group**, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456  
**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., Fry'n Pan Restaurant, 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

**SCHOLASTICS**

**UNIVERSITY OF NEBRASKA-LINCOLN**

LINCOLN, Neb. — The University of Nebraska-Lincoln has announced the students named to the Deans' List/Honor Roll for the spring semester of the 2012-13 academic year. Students from this area who qualified included:

- Fordyce: Bryce Jacob Zavadil, senior, nutrition, exercise and health science major, College of Education and Human Sciences.
- Niobrara: Tyler Paul Stark, junior, undeclared major, Exploratory and Pre-Professional Program.
- Randolph: Cassidy Kay Bargstadt, junior, pre-inclusive early childhood education major, College of Education and Human Sciences with a 4.0 grade-point average.
- Saint Helena: Shawna Louise Wiepen, senior, elementary and early childhood education major, College of Education and Human Sciences with a 4.0 grade-point average.
- Verdigre: Jenna Lee Rifer, sophomore, veterinary science major, College of Agricultural sciences and Natural Resources with a 4.0 grade-point average.
- Armour: Kaci Jo Biederstedt, senior, marketing major, College of Business Administration with a 4.0 grade-point average.
- Yankton: Allison Marie Fejfar, senior, pre-architecture major, College of Architecture.
- Yankton: Katherine Lee Fiedler, junior, veterinary science major, College of Agricultural sciences and Natural Resources.
- Yankton: Bailey Elise Pons, senior, geology major, College of Arts and Sciences with a 4.0 grade-point average.
- Yankton: Robert Curtis Schmidt, sophomore, English major, College of Arts and Sciences.
- Yankton: Powers Arden Schurrer, junior, accounting major, College of Business Administration.
- Yankton: Logan James Smith, junior, agronomy

major, College of Agricultural sciences and Natural Resources.

- Yankton: Chance Landa Sorenson, junior, biochemistry major, College of Agricultural sciences and Natural Resources with a 4.0 grade-point average.

Qualification for the Deans' List varies among the eight undergraduate colleges and the Honor Roll for undeclared students in Explore Center and pre-professional programs. Listed below are the minimum grade-point averages on a 4-point scale (4.0 equals A) for each entity and the name of its respective dean or director. All qualifying grade-point averages are based on a minimum of 12 or more graded semester hours. Students can be on the Dean's List for more than one college.

LINCOLN, Neb. — Every semester, students are selected for inclusion on the Dean's List. For the Spring 2013 semester, 2,280 were named to the list for their academic performance, including 100 students from countries outside of the United States.

To qualify for the Dean's List, students must earn a grade point average of 3.5 or higher for courses taken at UNO during the semester, provided 12 or more semester hours were completed.

A list of area students, organized by hometown, is listed below.

**Nebraska**

- Crofton — Nicole Marie Guenther, Cecely Cyrena Schieffer
- Hartington — Trent Andrew Bottolfsen, Holly Lee Hochstein, Taylor Marjorie Miller
- Newcastle — Grant M. Rolles
- Randolph — Adam Tunink

**South Dakota**

- Vermillion — Derek Lund Iverson
- Yankton — Amanda Mary Kneiff, Ashley Sue Kneiff

**REUNIONS**

**YHS CLASS OF 1968**

The YHS Class of 1968 will be celebrating their 45th reunion on Friday, July 12 and Saturday, July 13. The class will meet at Riverside Park Picnic Shelter #3 for a casual meal and conversation at 6 p.m. They will meet at 7 p.m. Saturday night for an hors d'oeuvres bar at Murdo's.

If you have any questions contact Julie (Green) Brunick at 660-0137 or julie.brunick@gmail.com

**Dave Says**

**This Deal Is Not Yet Broken**

BY DAVE RAMSEY

**Dear Dave,**  
Our son is about to graduate from law school. He took out a loan to cover the cost, but we've been paying on it for two years to help him out. Right now, the balance on the loan is about \$76,000. We could continue paying it off, but my husband is hesitant. How do you feel about this situation? —Patty

**Dear Patty,**  
It's not a bad thing if you guys decide to continue helping him out by paying off the rest of the loan. But I don't want you to feel as if you're obligated in any way. No deal has been broken here, and you haven't reneged on a previous agreement. But there's absolutely nothing wrong with a young lawyer earning a living and paying off his own debt. He can roll up his sleeves and clean up the mess he participated in making.

If you do decide to pay it off, that's an incredibly generous gift. In my mind, it should be met with much gratitude and appreciation. It should also be accompanied by a signed letter of agreement from him stating that he will never, except in the case of a 15-year, fixed rate mortgage, borrow money again.

In other words, I'd want to see some kind of permanent commitment and



Dave  
**RAMSEY**

**Dear Dave,**  
Is there a downside to refinancing your home often? —Katrina

**Dear Katrina,**  
There's really no downside to this, as long as each time you do a refinance you lower your interest rate enough to allow you to recoup closing costs before you move. In other words, you have to first make sure the numbers work.

First, calculate the amount of money you'll save as a result of a refinance. The way to do this is by multiplying the interest difference by your loan balance. If you have a \$200,000 mortgage on a 5 percent loan, and you refinance to a 3 percent loan, that will save you 2 percent per year, or \$4,000. Next, look at the refinance costs. What are the

recognition of the fact that you guys have changed your family tree. I'd want this kid to be affected in a deep and profound way by this gift; so much that his kids would also be affected in a positive way by your behavior and by his in the years to come! —Dave

closing costs in order to refinance? If it's \$10,000, and you divide that by \$4,000, that says it would take two and a half years to get your money back. If the costs are \$8,000, it would take you two years to get your money back if you're saving \$4,000 a year. That's pretty substantial!

What I just laid out is called a break-even analysis. Basically, it answers the question of how long it will take you to get back the money you spent on closing costs with the interest you save. That will give you the answer as to whether or not you should refinance again.

So, there's not really a "you've done this too often" rule. If you refinance three times in a year it would only be smart if interest rates have dropped significantly throughout that time. Doing a refinance to save an eighth of a percent won't work out well for you. —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.

**Steak, Mushrooms Tasty On Whole Wheat Bread**

BY LINDA GASSENHEIMER  
© 2013 McClatchy-Tribune News Service

Steak, mushrooms and sweet onions on the grill make a perfect quick dinner.

If you don't have an outdoor grill, use a stove-top one. They work very well. Make sure the grill grates are clean and spray them with vegetable oil spray before grilling.

To keep the mushrooms and onion slices from falling through the grates, I use a grill rack. It's a separate rack that has smaller openings. Most are nonstick.

Meaty portobello mushrooms are perfect with the steak. Buy whole ones and slice them after they're cooked.

The Grilled Steak and Portobello Sandwich is served with Tomato Tapenade. A tapenade is a thick paste made from capers, olives, oil and vinegar. You can find it in the condiment section of the supermarket. Or, drizzle the tomatoes with a reduced-fat vinaigrette dressing.

This meal contains 571 calories per serving with 32 percent of calories from fat.

**HELPFUL HINTS:**

- Skirt, strip, sirloin or other quick-cooking steak can be used for this recipe.
- Any type of whole grain bread can be used.
- If a sweet onion such as Vidalia is not available, use a red onion.
- 4 crushed garlic cloves can be used instead of bought minced garlic.
- Countdown:
  - Marinate steak.
  - Light grill or prepare stovetop grill.
  - Grill steak and vegetables and make sandwich.
- Fred Tasker's wine suggestion: Good old grilled steak is an opportunity to break out the king of wines, a regal, red cabernet sauvignon. Red meat and red wine; what could be better?

**GRILLED STEAK AND PORTOBELLO SANDWICH**  
3/4 pound flank steak



MCT  
**Grilled Steak and Portobello Sandwich with Tomato Tapenade** Steak, mushrooms and sweet onions on the grill make a perfect quick dinner.

- 2 teaspoons minced garlic
- 1/2 cup balsamic vinegar
- 1/4 pound whole portobello mushrooms
- 4 slices whole-grain bread
- Olive oil spray
- 4 1/4-inch slices sweet onion
- Salt and freshly ground black pepper
- Remove visible fat from the steak. Mix garlic and balsamic vinegar in a self-sealing plastic bag. Add the steak and mushrooms. Marinate 15 minutes, turning bag over once during that time.
- Heat grill. Remove steak and mushrooms from marinade and discard marinade. Place on hot grill with onion slices and cook 4 minutes. Turn over steak, mushroom and onions and cook 3-4 minutes. A meat thermometer should read 145 degrees for medium rare. Meanwhile, spray bread with olive oil and place on grill for 1 minute. Turn and grill 1 minute or until bread is toasted.

on slices of bread and place onions on top. Pour steak juices from the cutting board over top. Add salt and pepper to taste. Cover with the remaining bread slices and cut sandwich in half. Makes 2 servings.

Per serving: 504 calories (29 percent from fat), 16.3 g fat (5.8 g saturated), 6.4 g monounsaturated), 60 mg cholesterol, 46.2 g protein, 39.0 g carbohydrates, 4.8 g fiber, 338 mg sodium.

**TOMATO TAPENADE**

- 2 medium-size ripe tomatoes
- 2 tablespoons olive tapenade
- Salt and freshly ground black pepper
- Wash and slice tomatoes and divide between 2 dinner plates. Sprinkle with salt and pepper to taste. Spoon tapenade over tomatoes. Serve at room temperature. Makes 2 servings.
- Per serving: 67 calories (52 percent from fat), 3.9 g fat (0.6 g saturated), 0.1 g monounsaturated), no cholesterol, 1.6 g protein, 8.1 g

carbohydrates, 2.2 g fiber, 159 mg sodium.

**SHOPPING LIST**

Here are the ingredients you'll need for tonight's Dinner in Minutes.

To buy: 1/4 pound whole portobello mushrooms, 1 small sweet onion such as Vidalia, 2 medium tomatoes, 3/4 pound flank steak, 1 loaf whole-grain bread, olive oil spray, 1 small olive tapenade.

Staples: Garlic, balsamic vinegar, salt and black peppercorns.

(Linda Gassenheimer is the author of more than 20 cookbooks including her newest, "Fast and Flavorful-Great Diabetes Meals from Market to Table" and "The Flavors of the Florida Keys." Visit Linda on her web page at [www.DinnerInMinutes.com](http://www.DinnerInMinutes.com) or email her at [Linda@DinnerInMinutes.com](mailto:Linda@DinnerInMinutes.com), follow her on twitter @LGassenheimer.)

Distributed by MCT Information Services

**Bridal Directory**

*Weddings By...*  
**Sandra Rose**  
Where big city selection meets small town service.  
Trusted for 15 years.

- Bridal Gowns & Veils
- Bridesmaids & Flower Girl Dresses
- Custom-dyed Shoes • Jewelry • Prom Dresses
- Tuxedo Rental • Wedding Stationery • Garters & More
- In-house Alterations -

Main Street, Tyndall • 1-605-589-3992 • email [sandra@byeletric.com](mailto:sandra@byeletric.com)

**Holiday PARTY & PAPER**

**25% OFF Carlson Craft Invitations**

- Guest Books
- Guest Book/Pens • Candles
- Balloons • Confetti • Party Ware
- Table Skirting • Banners • Attendant Gifts
- Napkin Imprinting • Bachelorette Party Items

Lower level of Lisa's Fashions  
106 W. 3rd  
Downtown Yankton  
605-665-8691

An Intimate Gathering or a Grand Affair...

We offer the perfect scenic setting for your wedding reception. Generations of newlyweds from all over the area have celebrated here. Trust us to take care of your needs, so every detail of your special day will be perfect and worry-free.

Call 605-665-4522 For Details

**Hillcrest**  
GOLF & COUNTRY CLUB  
2206 Mulberry, Yankton, SD 57078

*Memories to Last a Lifetime*

**Personal Touch Photography**

Cell: 605-660-1009 • [smedsru27@yahoo.com](mailto:smedsru27@yahoo.com) 718 8th St, Springfield  
[www.personaltouchphotography.net](http://www.personaltouchphotography.net) Ask about our photo booth!