

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.

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

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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meetings in December.)
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, 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.

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, 5:15 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

Tourism Officials Capitalizing On Growing Chinese Market

PIERRE — The South Dakota Department of Tourism hosted its first-ever Chinese familiarization tour, effectively showcasing the state to one of the fastest growing segments of the foreign visitor industry.

According to the World Tourism Organization, Chinese visitors are now the top source of tourism spending in the world. Chinese travelers spent a record \$102 billion on international tourism in 2012, a 40 percent increase from 2011. Expenditures by Chinese travelers helped contribute to the record-setting \$168.1 billion spent by foreign visitors to the U.S in 2012. China's growing economy and its exploding middle class have resulted in more Chinese citizens spending money on international travel.

"The United States and South Dakota, in particular, continue to see increased numbers of international visitors, many of whom are already seeing some of our marketing," said Jim Hagen, secretary of the South Dakota Department of Tourism. "With the continuous growth in international travel, this tour gave us the opportunity to reach out to China as a

new market, and welcome those visitors to our state."

Participants in the Department of Tourism's Chinese familiarization tour visited Rapid City, Badlands National Park, Sturgis, Deadwood, Mount Rushmore National Memorial, Crazy Horse Memorial and Custer State Park. The tour was held June 13-17 with 12 Chinese group tour operators attending.

"We had an awesome time on our familiarization tour with this group," said Maureen Droz, International and Domestic Trade Sales Manager, South Dakota Department of Tourism. "They absolutely loved our national memorials, national and state parks, wide open spaces and rich, Western and American Indian heritage. We are already booking trips from Chinese tour operators as a result of the tour."

The South Dakota Department of Tourism is comprised of Tourism, the South Dakota Arts Council and the South Dakota State Historical Society. The Department is led by Secretary James D. Hagen.

You can find information for South Dakota Travel at <http://www.travelsd.com/>.

Dave Says

She Wanted To Be A Blessing

BY DAVE RAMSEY

Dear Dave,
My mom died a few years ago, and she left me an inheritance of \$60,000 in stock. She was always investing and saving money. I could sell this and be debt-free while still having plenty left over, but I feel like I'll lose a part of her if I do this. Do you have any advice?

—David
Dear David,
I didn't know your mom, but from what you've told me, it sounds like she was a pretty smart and responsible lady. I don't visualize her as the kind of person who would've said, "I'm going to leave you this stock. Always keep it and never cash it out, no matter what happens."

A gift like this is someone wanting to bless another person with some of the good they accomplished in this world. It's your mom's way of giving you an opportunity to have a better life. In my mind, the best way for you to have a better life is to use the money to become debt-free then use the cash that used to go toward debt payment to invest.

I know you loved your mom, but I think you've given this stock more power than she gave it. You've gotten



Dave
RAMSEY

Dear Dave,
My husband and I are in our 60s, and we don't have long-term care insurance. It would cost us \$8,000 a year at this point, and our annual income is \$200,000. Do you think we should get this type of coverage?

—Toni
Dear Toni,
I'm a strong proponent of long-term care insurance once a person turns 60. Prior to that age you have less than a one percent chance of spending time in a nursing home, so I wouldn't spend a dime on it until then.

A lot of agents and companies try to sell long-term care insurance to people who are 40 or 50 years old, and I just

her blessing, and that was to be a blessing to you. You know, you can be a blessing to others in lots of different ways. She just accomplished it with the stock.

Honor your mom and go be debt-free today. The time is now!

—Dave

don't believe in that stuff. But once you hit age 60, your chances of using it increase almost daily. At that point, it's a smart buy, and you'll get a great return on the investment. Eight thousand dollars annually is a lot of money, but nursing home costs can run \$50,000 a year.

My advice, Toni, is to buy long-term care insurance. I believe in having this type of coverage, even if you can afford to pay for care out of pocket. It takes a lot of stress and worry out of growing older. Most ladies outlive their husbands, and a frequent scenario is that the man goes into the nursing home and drains the nest egg to pay for everything. Of course, this can happen the other way around, but I'm sure neither of you wants to leave the other in a bad situation.

—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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Colleges Offering More Help With Careers

BY BETH J. HARPAZ

Associated Press

NEW YORK — When Kitty Wo's eldest daughter started at Scripps College in California in 2002, "we thought a liberal arts education would be a wonderful thing," she said. "There was no pressure."

Her two younger daughters graduated from Scripps in 2008 and 2012, and "with each successive child, we've thought more about their career path and what field of study would be best," said Wo, who lives in Honolulu. "Each girl's experience led the next one to being a lot more proactive," with internships and other job-related experiences.

Wo's middle daughter, an economics major, even worried that her younger sister's media studies major wasn't practical. "Her sister was thinking, 'Oh my God, you're watching movies?'" Wo recalled with a laugh.

All of Wo's daughters landed jobs, but their shift in attitudes tells a bigger story. While some top-tier schools can still attract students by promising self-discovery and intellectual pursuits, many colleges have changed their emphasis in the years since the recession hit. Instead of "Follow your passion," the mantra has become more like, "We'll help you get a job."

Schools have revamped career centers, expanded internship programs and pushed alumni to serve as mentors. The changes are not only in response to a tough job market, but because parents are demanding that graduates be prepared for the workplace.

"Parents and students' questions and concerns have changed just as much as society has changed," said John Fraire, vice president for student affairs and enrollment at Washington State University in Pullman, Wash. "Questions about job security, income, graduation rates — it's to be expected."

When Stephanie Albano worked as a student tour guide at Lehigh University in Bethlehem, Pa., she was equipped with a fact sheet on job placement rates, average salaries for graduates and other statistics. High school kids on the tours didn't ask about jobs, said Albano, who's now in law

school, "but parents always did. It was the first question out there from parents. They want to make sure their kids are not going to end up moving back into their basements."

Between 1966 and 2010, bachelor's degrees in the humanities halved, from 14 percent of all degrees awarded to 7 percent, according to the American Academy of Arts & Sciences.

Sally Rubenstone, who writes CollegeConfidential.com's "Ask the Dean" column, says "there is certainly concern, particularly at the liberal arts schools where they're worried that they're not going to be perceived as pragmatic in a competitive job market."

But a few colleges have benefited from the shift in values. "Colleges like Northeastern and Drexel are really coming up in the world because they offer co-op programs," where students spend several semesters in full-time jobs related to their studies, usually with pay, Rubenstone noted.

In the last six years, Northeastern University's ranking on U.S. News & World Report's college survey has soared from 98 to 56. And even though Northeastern's tuition now tops \$40,000 a year, applications have increased more than 40 percent since 2009, while SAT scores of incoming students have steadily risen.

Spokeswoman Renata Nyul says Northeastern's co-op program is a "huge reason" for its popularity. "Our mission is to provide a real-world experience and an education that's rooted in the integration of rigorous class-

room learning and real-world professional experience," she said. "That's been the ethos of this place for a long time, but lately it seems to really resonate."

Co-ops can also pave the way for permanent employment, Nyul says: "Ninety percent of our graduates are employed full-time and 87 percent are doing something related to what they majored in."

While Northeastern's co-op model is a century old, many other schools proudly point to career prep programs they've created since the recession began at the end of 2007.

—Franklin & Marshall College in Lancaster, Pa., "totally revamped" its career services this past year, according to Beth Throne, who heads the school's new Office of Student and Post-Graduate Development, with life skills workshops on public speaking, social media, etiquette and even the art of the business meal; job-search boot camp for seniors and recent grads; and more on-campus recruiting. The school also created a database of alumni and willing parents in various fields, and students are aggressively matched to opportunities, resulting "in increased rates of employment."

—At Washington College in Chestertown, Md., a "first-year career awareness" program opened for freshmen in 2009; a new externship program was launched this year; and a Wall Street program began in 2011 to connect students with alumni and others working in financial services.

—At Otterbein University, in Westerville, Ohio, "5 Car-

dinal Experiences" was launched three years ago to connect students with internships, research and other opportunities. This fall, a job shadow program will match students with local alumni.

—At Davidson College in Davidson, N.C., the Davidson Internship Challenge began three years ago, asking alumni to help students find and secure internships; it surpassed its goal of 100 internships in its first year by 17.

—McDaniel College in Westminster, Md., started its Center for Experience and Opportunity in 2012 to "help prepare students for life after college," according to spokeswoman Cheryl Knauer, by helping them find internships, volunteering and service projects.

—York College of Pennsylvania in 2009 opened the Center for Professional Excellence, where, according to a video shown on tours, students can learn everything from social skills to public speaking.

Many colleges also now offer funding for unpaid internships so that students of limited means can afford to take them. And career-building is now a topic in freshmen seminars.

"Gone are the days when a second-semester senior can come into a career center for career assistance and expect to find a job immediately," said Kathy Williams, director of Gettysburg College's Center for Development in Gettysburg, Pa., which encourages students to take externships and do job shadowing in freshman and sophomore year.

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MORNING COFFEE
WEEKDAYS MONDAY-FRIDAY

Thursday, July 11
7:40 am Yankton Chamber
(Carmen Schramm)
8:20 am Habitat
For Humanity
(Julie Dykstra)

Friday, July 12
7:40 am Stud A Thon
(Various)
8:20 am Stud A Thon
(Various)

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