

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
Quilting, 9:30 a.m.-3 p.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
Quilting, 10 a.m.-3 p.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 to the public)
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

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
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 p.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

MONDAY

Line Dancing, 9:30 a.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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

Don't Let A Poisoning Ruin Your Summer

LINCOLN, Neb. — Summer is the busiest time of the year for the Poison Center. Days are longer and children are out of school spending more time outdoors where they can be exposed to poisons.

• **Insect Repellents** — DEET-containing insecticides should be applied sparingly and only applied to exposed skin and clothing. Remember, lower concentrations of less than 10 percent have been found to be just as effective as higher concentrations.

• **Bee Stings** — The bee population has started to increase and will be at its peak until the first freeze. If you are stung, call the poison center. Close observation for allergic reaction is important, especially in the first hour after a sting.

• **Poisonous plants/berries** — Berries are attractive to small children and can cause some unpleasant symptoms. If you're not sure if your plants are poisonous or if you want a list of toxic plants, the poison center is here to help you.

• **Bleach** — Household bleach has many uses around the house but it can cause problems if it gets in the eye or is swallowed. Bleach should never be used with other cleaning products. When it comes in con-

tact with other cleaners that contain acids or ammonia — a dangerous gas can form causing serious breathing problems.

• **Hydrocarbons** — These are chemicals found in gasoline, kerosene, lighter fluid, cleaners and some insecticides. They are among the top ten causes of childhood poisoning deaths in the United States. Make sure you store these up and out of reach after use.

• **Food Poisoning** — Barbecues and picnics are some of the favorite ways we enjoy summer, but it's important to take some precautions. Remember to keep hot foods hot and cold foods cold. The USDA recommends fully cooking all meats to ensure bacteria are destroyed. Meats should be cooked to 160 degrees. Always use a food thermometer as you can't tell if meat is fully cooked by looking at it.

Program the number of the poison center into your phone before you leave for vacation. By calling 1-800-222-1222 anywhere in the country you will reach the poison center. Call the poison center before you head to the emergency room for a poisoning. The call is free to the public and you will be given expert advice and save yourself money.

Dave Says

Don't Leave An Estate With Life Insurance

BY DAVE RAMSEY

Dear Dave,
My mom is 71 and debt-free. She's investing \$600 a month in a universal life insurance policy worth \$250,000 because she wants to leave something behind when she dies. What could she invest this money in, other than the life insurance policy, in order to leave an estate?

Dear Steve,
This is a good question. You don't use life insurance to leave an estate. It's a bad idea. You leave an estate by saving and investing. The only people who will tell you to use a life insurance policy to leave an estate are life insurance salesmen.

Unless she's ill, I wouldn't keep the policy. Instead, I'd do some long-term investing. It won't take long to get to \$250,000 with \$7,200 a year. It's the kind of thing that sounds like it'll take forever, but you've got to remember you've got growth and interest in the equation. I wouldn't put money into a life insurance policy at age 71, unless there's someone being left behind who really needs the money - and it doesn't sound like there is in this case.



— Steve
Dave
RAMSEY

NO TREATING STUDENT LOANS LIKE A MORTGAGE

Dear Dave,
I have a very large amount of student loan debt. Where would that go in your Baby Steps plan?

Dear Jade,
Baby Step 2 is where you pay off all debt except for your house. The fact that it's a large amount of student loan debt doesn't change anything. Hopefully, with your very large amount of student loan debt, you also have a very large income. Believe it or

not, there are some really sad situations out there where people have gone \$200,000 into debt for a four-year degree in a field where they make \$50,000 a year. That kind of thinking and behavior is ridiculous, but it's out there.

Whatever you do, Jade, don't treat this student loan debt as if it were a mortgage. In other words, don't let it hang around for years and years and years. You've got to get focused and intense about paying off this mess and getting on with your life.

Remember, your income is your largest wealth-building tool. You can't save and plan for the future when all your money is flying out the door to pay back debt!

— Dave

** Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

Gehl Foundation Announces 2014 Scholarship Winners

Manitou Americas, Inc. (formerly known as Gehl Company) announced that Gehl Foundation awarded two \$20,000 collegiate scholarships for the academic year beginning in the fall of 2014.

Graduating senior Cassidy Wiese of company employee Tony Wiese is the recipient of the scholarship for 2014.

Children of Manitou Americas, Inc. employees graduating from high school are eligible to compete for the scholarship program. Selections are made annually based on merit, including secondary school academic records, extracurricular activities both inside and outside of school, and qualities of character, leadership, and motivation.

Recipients are eligible to receive \$5,000 per year for each of four years during their collegiate career. Satisfactory scholastic performance and continuous full-time enrollment are required to maintain eligibility in the program.

In addition to its already established \$20,000 scholarship program, Gehl Foundation created a supplement program (\$1,000) in 2012 to award ALL students who applied and met the minimum application criteria.



SUBMITTED PHOTO

Those students who will receive this one-time \$1,000 award in 2014 are: Stephen Bergeson, son of employee Tom Bergeson, Elysia Buehner, daughter of employee Cliff Haines, Hunter Koch, son of employee Mike Koch, Marissa Wiese, daughter of employee Tony Wiese, Brett Ewald, son of employee Dave Ewald.

Established in 1964, the Gehl Foundation awards

scholarships promoting higher education. About Manitou Americas, Inc. Manitou Americas, Inc. is a subsidiary of Manitou Group, manufacturer and distributor of Gehl®, Manitou®, Mustang® and EDGE® brand compact equipment and attachments, and rough terrain lift trucks used worldwide in construction, agriculture and industrial markets. Manitou Americas, Inc. is headquartered in West Bend, Wisconsin and provides service and sales support to dealers in North and South America. For more information contact: Manitou Americas, Inc., One Gehl Way, West Bend, WI 53095 (telephone: 262-334-9461) or visit any of the following brand websites: www.gehl.com, www.us.manitou.com, www.mustangmfg.com, www.ceattach.com.

GFWC Contributes To The Community



SUBMITTED PHOTO

The GFWC recently donated \$400 to The Contact Center. Shown is President Pauline Akland presenting the check to Department Head Jennifer Adamson. Throughout the year GFWC also donates in-kind donations of toiletry items, feminine hygiene products, toiletries and food to help stock the shelves.



SUBMITTED PHOTO

The GFWC recently donated \$300 to Keep Yankton Beautiful. Shown here is Pauline Akland, President presenting a check to Executive Director Camille Swift-Slowey. This money was raised through the GFWC Yankton Fashion Show.



SUBMITTED PHOTO

The GFWC recently donated \$100 to the Cramer-Kenyon Home. Shown here is Pauline Akland, President presenting a check to Board Member Stan Hoffart. Preserving the history of this home is important to GFWC of Yankton. This money was raised through the GFWC Yankton Fashion Show.

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GOT NEWS?

Call The Press & Dakotan At 665-7811

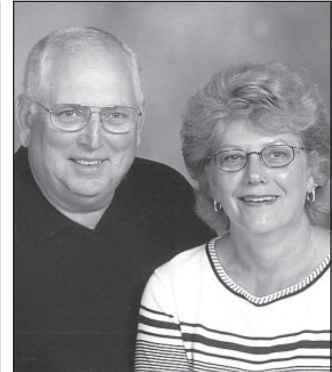
SCHOLASTICS

BELLEVUE UNIVERSITY

BELLEVUE, Neb. — Bellevue University acknowledges the accomplishments of students who have earned degrees from January through June 2014 — 813 total, including 247 graduate degrees and 566 bachelor's degrees.

Graduates includes Lisa Sohl, BS in Business Administration, Alcester.

Bellevue University offers more than 50 undergraduate degree programs and 21 graduate degree programs, with more programs in development. Those programs apply the University's unique active learning approach which allows students to attend class in a classroom or online, and meet with fellow students, discuss lessons with instructors, complete assignments and conduct research.



Happy 50th Anniversary
Bob and Janet Moderegger
We love you!

Randy, Shelly,
Dylan, & Ryan



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