

# COMMUNITY CALENDAR

## 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  
**ASHH Toastmasters Club 6217**, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.  
**Pinochle**, 12:45 p.m., The Center, 605-665-4685  
**Dominos**, 1 p.m., The Center, 605-665-4685  
**Love Addicts Anonymous**, 7 p.m., for women, 120 West Third Street, Yankton, 605-760-5307.  
**AA, Alano Group**, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.  
**Weight Watchers**, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.  
**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  
**Yankton Area Banquet**, 6-7 p.m., United Church of Christ, Fifth and Walnut

## FRIDAY

**Alanon**, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.  
**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  
**Partnership Bridge**, 1:30 p.m., The Center, 605-665-4685  
**AA, Alano Group**, 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.  
**Bingo**, 7-9 p.m., The Center, 605-665-4685 (open to the public)

## SATURDAY

**Yankton Toastmaster Club 1294**, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.  
**Yankton Alcoholics Anonymous**, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.  
**Narcotics Anonymous "Road To Recovery" Group**, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W. 11th St, Yankton  
**AA, Alano Group**, 7 p.m., discussion, 1019 W. 9th St, Yankton.  
**Weight Watchers**, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

## SUNDAY

**AA, Alano Group**, 7 p.m., discussion, 1019 W. 9th St, Yankton.

## MONDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Interchange**, noon, Minerva's Bar and Grill, 605-760-7082.  
**Whist**, 12:30 p.m., The Center, 605-665-4685  
**Pinochle**, 12:45 p.m., The Center, 605-665-4685  
**Cribbage**, 1 p.m., The Center, 605-665-4685  
**Hand & Foot Cards**, 1 p.m., The Center, 605-665-4685  
**English as a Second Language classes**, 2-5 p.m., United Church of Christ, Fifth and Walnut. Yankton. (605) 660-5612.  
**Narcotics Anonymous "Road To Recovery" Group**, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W. 11th St, Yankton  
**Meditation Sessions**, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.  
**Sweet Adelines**, First United Methodist Church, 207 W. 11th, Yankton. Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

## FIRST MONDAY

**Yankton Lions Club**, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694  
**Servant Hearts Clinic**, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton.



SUBMITTED PHOTO  
Pictured from left: Kristy Welker, WOW Vice President; Ashley Dimmer, WOW President; Mark Johnson, TransCanada Keystone Projects.

## TransCanada Keystone Grant Awarded

TransCanada Keystone Projects recently presented W.O.W., Webster Elementary School's Parent-Teacher Organization, with a \$4,000 grant. These funds will go towards the purchase of playground equipment for Webster Elementary School. W.O.W. has now raised enough funds to purchase the much needed equipment and expects the structure to be in place by the beginning of the school year.

With more than 60 years' experience, TransCanada is a leader in the safe, reliable

and responsible operation of North American energy infrastructure. Giving back to communities where they operate is part of TransCanada's every day culture. Whether it's partnering with community groups or employee engagement and giving, TransCanada is committed to supporting healthy, safe and vibrant communities across North America by focusing on programs that build stronger communities, enhance public safety and conserve the environment.

## Dave Says

# Pause Investing For A Luxury?

BY DAVE RAMSEY

**Dear Dave,**  
Where should you save for large expenditures when you're doing the Baby Steps?  
—Heath

**Dear Heath,**  
Depending on what the expenditure is, I would suggest saving for these sorts of things after Baby Step 3. Once you've paid off all of your debts, except for your home, and built an emergency fund of three to six months of expenses, you reach a point where you can breathe a little bit. After all that hard work and sacrifice, you're finally in a position to replace that ratty, old furniture or get a better car. The question then is this: How much do you want to temporarily cut back on investing in order to make this expenditure happen?

Personally, I'd like to see you allocate a fixed percentage of your income toward play money and still be able to put 15 percent of what you make into retirement. If you want to slow down a bit on Baby Step 5, which is paying off the house, in order to take a once-in-a-lifetime vacation, I'm cool with that. But I don't like the idea



Dave RAMSEY

—Dave

## THE REBATE EXPLANATION

**Dear Dave,**  
How do cash-back rebates work on electronics and other items?  
—Dan

**Dear Dan,**  
I like this question. Most consumers don't think about how the process works. They only care that it's benefitting them

of slowing down on funding your retirement.  
The basic idea here is to always handle your money with planning, purpose and maturity. You've got a little room to play back and forth once you get past Baby Step 3. But until then, I want you to be hardcore about scrimping, saving and getting your financial house in order!

from a financial standpoint.

Let's say you buy an item for \$1,000, and you get a cash rebate for \$100. Basically, you just paid \$900 for that item, right? So, what the companies are trying to do is incentivize certain retailers to buy a particular product or amount of that product, yet sort of protect the sticker price in the minds of the consumers. To me, it's really a little ridiculous. Why not simply take off the money, and price it at \$900?

That keeps retailers from jerking around with the margins. It purifies the process a little bit, but it adds to the hassle.

Good question, Dan!  
—Dave

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*



SUBMITTED PHOTO  
Standing left to right are Procurator, S. Mary Kay Panowicz, Jean Fish (10 years), Becky Adams (5 years), Barbara Hermanek-Peck (30 years), Jay Magorian (25 years), Keith Williams (25 years), Jason Erickson (5 years), Liz Brinkman (20 years) and S. Penny Bingham, Prioress.

## Sacred Heart Monastery Recognizes Employee Milestones

On the evening of June 10, several employees celebrated five to thirty years of service on the Monastery Campus. S. Penny Bingham, prioress, presented the awards to the staff. Those recognized for five years of service: Becky Adams (Cook/Dietary Worker), Syndee Dropper (Charge Nurse), and Jason Erickson (Mechanic);

ten years of service: Jim Wieseler (Housekeeping Supervisor), Diane Cameron (Charge Nurse) and Jean Fish (Executive Secretary); fifteen years of service: Paul Jensen (IT Technician); twenty years of service: Liz Brinkman (HR Manager/Asst. Acct.); twenty-five years of service: Keith Williams (Physical Plant Asst.) and Jay Magorian

(Yards Manager) and thirty years of service: Barbara Hermanek-Peck (Educational Coordinator). If you missed out on the evening and would like to see pictures of the event and/or comment on some of the highlights of the evening check out our Facebook page: <https://www.facebook.com/shmvocation>.

## USD Using Missouri River To Teach Earth Science

VERMILLION — To help University of South Dakota students gain a better understanding of how earth science and sustainability issues impacts their daily lives, faculty across the Vermillion campus will incorporate science and social issues related to the Missouri River into their classes next year.

Supporting the effort is a one-year \$43,620 grant, "Sustainable Rivers: Integrating Earth Science & Sustainability Across the Curriculum," from the InTeGrate project, a National Science Foundation program that aims to educate the public on geoscience and its relation to societal issues. The Missouri River will serve as the focus of the material taught at USD, said Associate Professor of Earth Science Mark Sweeney, Ph.D., a co-principal investigator of the grant with Meghann Jarchow, Ph.D., assistant professor of biology and coordinator of USD's Sustainability Program.

"The Missouri River is the spine of South Dakota and most of the students at USD are native South Dakotans," Sweeney said. "They probably have some connection to the river, be it recreation, or fishing, or living next to the river and using the river's resources."

With the river as a common theme, faculty in the natural sciences, the humanities and social sciences will use educational

modules developed through the InTeGrate project to incorporate into their classes such information as the hydrologic cycle, flood hazards and risks, surface and groundwater contamination and environmental justice. A solid grounding in these issues can help students make informed decisions about the river, Sweeney said.

Focusing on the Missouri River takes advantage of the students' physical connection to the topic — a concept known as "place-based learning."  
"When you are trying effect change and make the world a better place, it's important to ground sustainability issues for students in a place where they live, in a place that they know," Jarchow said.

Academic departments and programs taking part in the project are anthropology, biology, communication studies, earth sciences, economics, English, native studies, history and sustainability in the College of Arts & Sciences and the Division of Curriculum and Instruction in the School of Education. USD's Missouri River Institute, a consortium of faculty who conduct research on issues related to the river, will provide resources to support the initiative. Faculty participants met this spring at a workshop to review materials provided by the InTeGrate program and to plan their courses, which will take place over the next academic year.

## SCHOLASTICS

### NEBRASKA WESLEYAN

LINCOLN, Neb. — Nebraska Wesleyan University has announced its Academic Honors List for the spring semester of the 2014-2015 academic year.

A student must have a minimum grade point average of 3.75 (on a 4.00 scale) for 12 or more hours of coursework to qualify for the list.

Area students earning academic honors recognition is below.

- Hartington — Zachary Alexander Kathol
- Dakota Dunes — Cameron Dean Farrell
- Jefferson — Katelyn Marie Walsh
- Yankton — Fiona Rosemarie Dahlberg

### BRIAR CLIFF UNIVERSITY

SIOUX CITY, Iowa — Briar Cliff University has announced that 303 students have been named to the Dean's List for the second semester of the 2014-15 academic year, including 61 students who have achieved a perfect grade point average of 4.0.

## AAA Offers Topsy Tow

SIOUX FALLS — AAA South Dakota is offering a free vehicle tow and ride home over the Fourth of July holiday weekend for anyone who feels unsafe behind the wheel after drinking. The auto club's "Topsy Tow" service starts at 6 p.m. this Friday, July 3 and runs until 4 a.m. Sunday, July 5.

"Independence Day celebrations often involve alcohol," said Marilyn Buskohl, spokeswoman for AAA South Dakota. "And when it's warm outside, the risk is not only driving while you're impaired, it's also falling asleep at the wheel."

Topsy Tow is a community service offered by AAA to members and nonmembers alike in Sioux Falls, Rapid City, Mitchell and Yankton.  
"Honestly, we hope to get a lot of calls for these free Topsy Tows over the weekend," said Buskohl. "It's a major undertaking to offer a program like this, but we believe it's well worth it. This way parties and their vehicles both get home safely."

To call for a Topsy Tow, dial 800-222-4357 (AAA-HELP) and say, "I need a Topsy Tow." AAA will tow your car and give you a ride home within a 15-mile radius from point of pick up, no questions asked.

www.yankton.net

## 50th Anniversary Celebration



### Mr. & Mrs. Jerry Wuebben

The family of Jerry and Ruth Wuebben of Gayville, SD requests a card shower in honor of the couple's 50th wedding anniversary on July 3rd, 2015. They have been blessed by their children: Doug & Melissa Wuebben, Yankton; Lynne & Greg Shoberg, Yankton; Steve & Delrae Wuebben, Gayville; seven grandchildren; and four great grandchildren. Cards of congratulations may be sent to them at:

Jerry & Ruth Wuebben  
P.O. Box 206  
Gayville, SD 57031

## Troopers Increase Presence Over July 4 Holiday

LINCOLN, Neb. — The Nebraska State Patrol will be putting in extra hours on the road over the July 4 holiday in an effort to reduce the potential for serious injury and fatality crashes.

Beginning, Friday, July 3, and running through Sunday, July 5, troopers and communications specialists will put in overtime hours thanks in part to an \$11,925 grant from the Nebraska Office of Highway Safety (NOHS).

Motorists are reminded to always wear their seat belt, obey the posted

speed limit and never drive impaired or distracted. Highway improvement projects may alter routes. Travelers are encouraged to pay extra attention in work zones and are reminded that fines double when workers are present.

For the most up to date weather and road condition report on your planned route, check 511, Nebraska's Advanced Traveler Information System at [www.511.nebraska.gov](http://www.511.nebraska.gov). A Nebraska 511 mobile app is also available to download at no cost for smartphone

users. Simply search your App provider for Nebraska 511.

Anyone who observes a reckless driver, or anyone in need of non-emergency roadside assistance should call the Nebraska State Patrol Highway Helpline when safe to do so at \*55 from their cellular phone at 800-525-5555 from any landline. Motorists should report emergencies to 911.

P&D CLASSIFIEDS WORK FOR YOU! CALL (605) 665-7811