

## 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](mailto: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  
**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

### FOURTH THURSDAY

**Yankton County Farmers Union**, 7 p.m., Sunrise Apartments, 2015 Green St., Yankton. 661-7667.

### 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.

### FOURTH MONDAY

**Yankton City Commission**, 7 p.m., RTEC, 1200 W. 21st Street

## USD School Of Medicine Using \$14.4M Grant To Draw Research From Seven SD Colleges

VERMILLION — The University of South Dakota Sanford School of Medicine will use a \$14.4 million grant from the National Institutes of Health (NIH) to lead a biomedical research effort that will also fund projects at seven other public, private and tribal South Dakota colleges and universities.

The medical school will receive about \$1 million per year for five years and the seven partner institutions will be able to access a total of about \$1.5 million each year over the same time, which will enable them to sponsor undergraduate research fellows for developing biomedical research projects, said Barbara E. Goodman, Ph.D., professor of physiology at the medical school and director of the South Dakota Biomedical Research Infrastructure Network, who oversees the grant.

The seven predominantly

undergraduate partner schools: Augustana College in Sioux Falls, Black Hills State University in Spearfish, Dakota Wesleyan University in Mitchell, Yankton-based Mount Marty College, the University of Sioux Falls and tribal colleges Sisseton-Wahpeton in Sisseton and Oglala Lakota in Kyle on the Pine Ridge Indian Reservation.

Examples of the research include a discovery of two proteins potentially useful in cancer therapy, increased understanding of what comprises snake venom and discoveries regarding the growth of ovarian cancer.

The grant continues a program started in 2001 and is funded through NIH's Institutional Development Award (IDeA) program, which was designed and mandated by Congress to help redistribute NIH support to 23 underfunded states and Puerto Rico.

### Dave Says

# Appreciate Depreciation

BY DAVE RAMSEY

Dear Dave,  
I'm self-employed, and I travel about 30,000 miles a year in my van. I'm three payments away from having the vehicle paid off, but it has 170,000 miles on it. Do you think it would be a good idea for me to buy a new van and have the tax advantages that would go along with it?  
— Doug

Dear Doug,  
There are two things you can do on taxes when it comes to your automobiles. You can straight line depreciate them, which is what you do with expensive vehicles, or you can write off the mileage. That's a good idea if you drive a lot. The thing is, you get the mileage whether you have debt or not.

Let's say you bought a \$25,000 van. If you depreciate that over five years, that's \$5,000 a year. If you made \$65,000, and take \$5,000 from that, you'd pay taxes on \$60,000. If you didn't have that, you'd end up paying \$1,250 in taxes. In other words, you'd be spending \$25,000 over five years to save \$1,250 a year on taxes. That's a trade I don't think you want to make. Remember, too, that you basically



Dave  
**RAMSEY**

— Dave

### DON'T NEED THOSE CARDS

Dear Dave,  
I have two credit cards. One charges me an annual fee of \$79 and the other a fee of \$39. Should I cancel these and not worry about my credit score? I'd like to buy a house in the next two or three years.  
— Ken

Dear Ken,  
In my mind, there's no such thing as a good credit card. My advice is to go ahead and cancel them.

destroy whatever you drive. You have to think of your vehicle as overhead. So, you're going to destroy a \$25,000 van or a \$5,000 van all in the same period of time. As a businessman, which would you rather destroy? The answer is whatever is the least expensive and gets the job done!

When you stop borrowing money and don't have any open accounts, your credit score will slowly disappear. The big thing is that you don't want to be caught in no-man's land in terms of a credit score. You want either a fabulous one, which means you're in debt all of the time, or you want no score because you don't have any open accounts.

By the way, did you know that you can still qualify for a mortgage, even with no credit score? There are still mortgage companies out there that will do manual underwriting. It takes a little extra effort, but in my mind that's a small price to pay.

Cancel the cards, Ken. I've never met a millionaire who prospered thanks to credit cards and their gimmicks!  
— 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.*

## WOW Tour & E-Waste Events Successful

The Northeast Nebraska Resource Conservation & Development Council recently sponsored two educational and environmentally conscious events. The first one was the WOW Tour – Wings on Wildflowers –led by Dennis Wacker, Council Vice-President, with 25 participants and eight other presenters on the bus. First stop was to discover what he's done to improve the opportunity for pollinators and other winged wildlife to thrive in acres of wildflowers as a result of his organic farming. Then Hank Scott, Norfolk, talked about his beekeeping operation and how needed bees are to most of the food that's grown in the world.

Gerry Steinauer and Becca Jessen, Nebraska Game & Parks Commission, then provided plant identification and sweeping for insects. Gerry was also able to talk about the endangered plant, the Small White Lady Slipper that has been identified in one of the areas visited in Pierce County. It is one of the largest populations of this wildflower in the region.

Jim Peschel's field west of Osmond was a treat for many on the tour. Jim and his wife seeded it to wildflowers



SUBMITTED PHOTO  
**Alison Krohn, Shoestrings Acres Seed Farm, showed Gerry Steinauer where spiderwort seeds were and if they were ready to harvest.**

purely for their own enjoyment. Other speakers discussed edible wildflowers and how to know when native wildflower seed is ready for harvest. Gilman Park, Pierce, is home to many tree, shrub and wildflower species that are very important for pollinators. Bob Henrickson, Nebraska Statewide Arboretum and Gary Zimmerer, arboretum curator, shared their passion for all of them. Oaks are a particularly important

tree species for butterflies and bees.

On July 17-18, there were four electronic waste (E-waste) recycling events held in the region. Households were able to properly dispose of a large variety of electronic items including computers, TVs, printers, batteries and more. Almost 9 ton, 17,590 pounds to be exact, was collected. Disabled Vets at Work RECYCLETRO-NICS, Sioux City, will tear down all the material and salvage what they can while properly disposing of the remainder.

The WOW Tour was supported by the Pierce County Visitors Fund, Casey's General Store, and the Nebraska Natural Legacy Project.

The E-Waste events were sponsored by the host communities and with some funding provided by the Nebraska Environmental Trust.

The RC&D Council looks forward to continuing their service to citizens through projects that will make life better for people in Antelope, Cedar, Dixon, Knox, Madison, Pierce and Wayne counties.

## DHHS Gives Schools, Child Cares Good News For School Year

LINCOLN, Neb. — Nebraska school districts and child care programs will keep more than

\$1.2 million in food transportation and warehousing costs this school year after the Department of Health and Human Services applied for and received reallocated federal funds to pay those costs, according to CEO Courtney Phillips.

DHHS' Division of Children and Family Services directs the distribution of domestically grown U.S. Department of Agriculture donated foods to schools and child care programs, which have paid the distribution costs in the past.

The funds were received from the U.S. Dept. of Agriculture's Food and Nutrition Service to pay for distribution costs associated with programs such as the National School Lunch Program, Child and Adult Care Food Program and the Summer Food Service Program. These programs fight hunger and obesity at schools, child care centers and after-school pro-

grams by providing healthy meals to children. States that fund their own food distribution return the dollars to the federal government.

Phillips said DHHS Food Distribution applied for the funds, which will pay for nearly all administrative expenses and food distribution costs.

"These funds will take pressure off schools and child care programs who provide healthy school lunches to children," Phillips said. "We're very glad our application was approved so these programs can reduce their costs."

The USDA supports domestic agriculture by purchasing surplus commodities and in turn providing the foods to states in support of USDA Child Nutrition programs, she said. The USDA funds uses funds from import duties to buy the food.

In another cost-savings move, DHHS arranged direct shipments of USDA foods to several large school districts, avoiding state transportation and warehousing costs. Cost savings from this effort are expected to exceed \$500,000, Phillips said.

USDA foods make up

about 18 percent of all food served at Nebraska's schools, she said. During the 2014-15 school year, DHHS Food Distribution moved over 300,000 cases of USDA foods or about 12 million pounds of donated food.

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