

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, PO Box 56, Yankton, SD 57078, or email to news@yankton.net.

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Ladies Pool, 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, 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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., June: Whimps, Burbank, 605-665-5956

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio 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 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., Benedictine Center.

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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 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.

FIRST MONDAY

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
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., Yankton Library, 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

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, 5:30 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

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
Open Cards, 12:45 p.m., The Center, 605-665-4685
NAMI (National Alliance on Mental Illness) Connections Support Group, 7:8:30 p.m. 301 Capitol Street, basement conference room, 605-661-4434.
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

When Is It Too Late To Start Saving

Dear Dave,
I'm 42, and I haven't started saving for retirement. I'm self-employed and not making a lot of money right now, plus I have about \$8,000 in debt. It feels like I'm living paycheck to paycheck, and I just can't seem to save or get anything paid off. Can you help?
— **Avis**

Dear Avis,
It's never too late to start saving for retirement. If you're breathing, there's still time!
My guess is that it feels like you're living paycheck to paycheck because you are living paycheck to paycheck. Let's back up a little and take a look at this. You already know that you've got some stuff to clean up before you'll be in a position of strength. Paying off the debt is a great idea, but how do you make that happen?
If you're not making much money, you may have to take on a part-time job while you grow your business. It might mean a

career change or something as simple as putting in more hours and kicking that business in the tail to really get it running.

A lot of your money is going out the door every month to pay those debts. But if your debt was paid off, you'd have money to invest for retirement. It's a combination of an income problem and an outgo problem that's standing in your way, Avis. Get the income up and stabilized, knock out the debt, and then you'll create cash flow to save and fund retirement!

STAY WHERE YOU ARE FOR NOW

Dear Dave,
I'm in college, and I live in a rental house. There's no formal lease, and my landlord never asked for a deposit of any kind.



Dave **RAMSEY**

Last January, I started receiving notices from Chase Mortgage saying that my landlord is \$7,500 behind in his mortgage. I'm worried about what will happen if they foreclose on him. Should I move out, stop paying rent, or what? He's told me not to worry, because he's just behind on the payments and not in default.

— **Chris**

Dear Chris,
Well, the last part is not quite true. When you're behind on payments you are, by definition, in default.

Still, I think you should stay right where you are for now, and keep paying your rent on time like normal. Keep the lines of communication open with your landlord, too. I'd also contact Chase, and tell them about your situation in this house. Ask them

to keep you informed about what's happening with the property, so that you'll have time to formulate a plan and find a new place to live if the house goes into foreclosure.

Chances are they'll give you at least 30 days to move out if a foreclosure occurs. You probably won't have to pay anything to the bank afterward, so you may get to sit there rent-free even longer while they sort out everything. Considering the fact that you don't have money wrapped up in a deposit or a lease hanging over your head, there's really not a lot of risk for you here. Your landlord is still providing the home, and the truth is that foreclosures, if it comes to that, generally take a while to complete.

You might keep an eye out for other properties in the weeks ahead, but other than that, as a renter, you're still in pretty good shape.

— **Dave**

* For more financial help please visit daveramsey.com.

SCHOLASTICS

Irene-Wakonda

4TH QUARTER "A" HONOR ROLL

SENIORS
Ann Brockmueller
Candace Merchen
Elizabeth Nutley
Chad Peterson
Greg Peterson
Roxanne Polley
Holly Schenk
Carly Wilson

JUNIORS

Pearl Gaidelis
Haley Hinseth
Morgan Lee
Samantha Smith

SOPHOMORES

Lucas Gustad
Trevor Hansen
Jake Vollmer

FRESHMEN

Jordan Jorgensen
Preston Larson
Alexis Logue
Sydney Nielsen
Justin Ostrem
Michael Saffel

8th GRADE

Calla Harper
Stephanie Hauger
Skyler Heings

7th GRADE

Shelby Jensen
Gabe King
Maria Van Driel

"B" HONOR ROLL

SENIORS

Alex Alsdorf
Joey Gleich
Mercedes Kotalik
Andrea McManus
Clothilde Meri
Jordan Nelsen
Rachel Olson
Nicole Schroeder
Jaron Sorensen
Chelsey Steffen
Miranda Steffen

JUNIORS

Rudy Gandara
Melissa Hessman
Brian Huth
Lauren Mews
Luke Schroeder
Travis Stevens
Lui Yangrui

SOPHOMORES

Dillon Buchanan
Jeremy Davis
Jamie Healy
Trisha Kathol
Maggie Kribell
Dustin Livingston

FRESHMEN

Rainy Brewer Nysven
Bailey Hinseth
Jed Murphy
Ashley Oien
Dana Schenk

Ashleigh Schroeder
Sheyanne Sorensen
Lillian Trawick

8th GRADE
Allyson Gartner
Heather Hauger
Jack Johnson
Jessica Johnson
Taylor Lyso

Amy Morman
Matthew Nelson
Chloe Nielsen

7th GRADE

Hannah Anderson
Tiffany Devine
Ben Gustad
Erin Hansen
Kyleigh Melstad
Autumn Sees

2ND SEMESTER "A" HONOR ROLL

SENIORS

Ann Brockmueller
Candace Merchen
Liz Nutley
Rachel Olson
Chad Peterson
Greg Peterson
Roxanne Polley
Holly Schenk
Carly Wilson

JUNIORS

Pearl Gaidelis
Melissa Hessman
Haley Hinseth
Morgan Lee
Sam Smith

SOPHOMORES

Lucas Gustad
Trevor Hansen
Jed Murphy
Sydney Nielsen

FRESHMEN

Jordan Jorgensen
Preston Larson
Alexis Logue
Michael Saffel

8th GRADE

Calla Harper
Stephanie Hauger

7th GRADE

Ben Gustad
Shelby Jensen
Gabe King
Maria Van Driel

"B" HONOR ROLL

SENIORS

Alex Alsdorf
Mercedes Kotalik
Andrea McManus
Clothilde Meri
Jordan Nelsen
Nicole Schroeder
Jaron Sorensen
Chelsey Steffen

JUNIORS

Scott Davis
Rudy Gandara
Brian Huth
Lauren Mews
Luke Schroeder
Travis Stevens
Lui Yangrui

SOPHOMORES

Dillon Buchanan
Jeremy Davis
Trisha Kathol
Maggie Kribell
Dustin Livingston
Jake Vollmer

FRESHMEN

Rainy Brewer Nysven
Bailey Hinseth
Jed Murphy
Sydney Nielsen

Ashley Oien
Justin Ostrem
Dana Schenk
Ashleigh Schroeder
Lilly Trawick

8th GRADE

Allyson Gartner
Heather Hauger
Skyler Heings
Jack Johnson
Jessica Johnson
Chelsey Wentz

Amy Morman
Matt Nelson

7th GRADE

Hannah Anderson
Tiffany Devine
Nate Griffin
Erin Hansen
Josh Healy
Kyleigh Melstad

Freeman Academy

3RD TRIMESTER GOLD HONOR ROLL (3.60-4.00)

* Denotes 4.0 grade point average
• Seventh Grade

Polly Carlson
Ryan Haggerty
*Sarah Miller
*Bethany Wollman
Hannah Yoder

• Eighth Grade

Olivia Boese
Emily Epp
*Clara Koerner
*Brooklyn Ries
Austin VanDiepen
Brennan Waltner

• Freshmen

*Gabriel Eisenbeis
Meghan Hofer

• Sophomores

Benjamin Brockmueller
Lea Graber
Matthew Graber
*Christopher Miller
Elizabeth Sanchez
Michael VanDiepen
Chelsea Wentz

• Juniors

Makayla Epp

Caleb Glader
Christina Hofer
*Seulji (Stella) Kim
Natalie Miller
*Anne Ostertag
*Brittney Ries
*Jaime Tschetter

• Seniors

Clint Basselman
*Natalie Butkus
*Will Chao
*Andre Eisenbeis
*Caleb Epp
*Sara Friesen
*Lillie Koerner
*Karina Ortman
*Jeffrey Preheim
*Mariana Sanchez
*Lauren Unruh
*Kristin Waltner
*Nuttanicha Wungsuk-somjai

MAROON HONOR ROLL 3.20 - 3.59

• Seventh Grade

Ian Hofer

• Eighth Grade

Courtney Bohlan
William Janssen

• Freshmen

Cole Hofer

• Sophomores

Ben Carlson
Lizzie Davis
Calvin Janssen
Prem Sirikasemsuk

• Juniors

Kittipat (Jump) Kittiyano
Karnthida (Honey) Seth-sawad

• Seniors

Sibeom Kim

BHSU Announces Spring Graduates

SPEARFISH — More than 400 were candidates for Spring 2011 graduation at Black Hills State University.

Bachelor degree candidates who graduated with honors are noted by the following designations: cum laude (cum), grade point average of 3.5 to 3.699; magna cum laude (magna), gpa of 3.7 to 3.899; and summa cum laude (summa), gpa of 3.9 or higher.

Associate degree candidates who graduated with honors are noted by the following designations: with honor, grade point average of 3.5 to 3.699; with high honor, gpa of 3.7 to 3.899; and with highest honor, gpa of 3.9 or higher.

Christi Gerlach, BS, Business Administration-Accounting Management, Parkston

Wendy Kummer, BSED, Cum Laude, Mathematics, Parkston
Tristen Upward, BS, Mass Communications, Vermillion

Morgan Casey, BSED, Elementary Education, Special Education, Early Childhood/Special Education, Yankton

Kristina Schlapkohl, BSED, Science Education, Yankton
Sheri Schultz, AS, Advanced Manufacturing Technology, Yankton

Kuehler Graduates From Sioux Falls Seminary

SIOUX FALLS — Sara Elizabeth Kuehler of Crofton, Nebraska, graduated from Sioux Falls Seminary during the 153rd Commencement Service held on Saturday, May 21, 2011, at Central Baptist Church in Sioux Falls. Kuehler earned a Master of Arts degree in Counseling and was among the seminary's twenty-six graduates. She is currently

working as a full-time Office Assistant at Sioux Falls Psychological Services and plans to pursue licensure as a Professional Counselor.

DWU Students Named To Dean's List

MITCHELL — Amy Novak, provost at Dakota Wesleyan University, has named 183 students to the 2011 spring semester dean's list.

To qualify for the dean's list, a student must have a semester grade point average of at least 3.5 on a four-point scale. They also have to complete at least 12 hours of academic work during the semester. The following area students have been named to the dean's list.

Elk Point — Danny Hutcheson; Samantha Massey
Parkston — Samantha Mogck
Platte — Christen Mitchell; Emily Olsen; Kayla Summerville
Tripp — Samantha Sandau
Utica — Valerie Hummel
Vermillion — Joseph Ford
Volin — Brittane Schroeder

Southeast Names 2,417 To Spring Dean's List

CAPE GIRARDEAU, Mo. — Southeast Missouri State University has named 2,417 students to its Dean's List for academic achievement during the spring 2011 semester.

Students named to the list earned at least a 3.5 grade point average on a 4.0 scale and completed at least 12 degree credit hours during the spring session. Local student is Amy E. Sullivan, Yankton.

Bridal Directory

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YOUR NEWS!

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