Thursday, 6.7.12

# CALENDA

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@vankton.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;

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 be-

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: Wild Bill's in Gayville, 605-665-5956. Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

#### **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

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.,

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

#### SCHOLASTICS

#### **CREIGHTON UNIVERSITY**

OMAHA, Neb. — The following students from the area were named to the spring Dean's List at Creighton University for the spring semester of the 2011-2012 academic year.

- Ali Gieselman of Bloomfield, a sophomore College of Arts and Sciences student:
- Michael Kotrous of Niobrara, a freshman College of Arts and Sciences student;
- Ryan Ford of Yankton, a freshman College of Arts and Sciences student;
- Amy Johnson of Yankton, a sophomore College of Business student:
- Jill Mutziger of Yankton, a first year School of Pharmacy and Health Professions student.
- Full-time students who earn a 3.5 grade-point average or better on a 4.0 scale are eligible for the Dean's Honor Roll.

#### **BUENA VISTA UNIVERSITY**

STORM LAKE, Iowa — The following students were named to the Dean's List for the spring semester at Buena Vista University:

• Caitlin Hof from Yankton. • Grace Sullivan from Yankton.

Students named to the Dean's List must have a minimum grade point average of 3.5 for the semester based on a 4.0 grade point system and must have taken at least 12 hours of course-

Carter Peterson, Darin Pinkelman, Eleanor Rhoades, Devin Roberts, Anna Savey, Lauren Schild, Corissa Schwartz, Katrina Thomas, Dalton Van Buren, Abigail Van Osdel, Lauren Vik, Benjamin Wold, Isiah Woods, Gavin

#### **UNIVERSITY OF SAINT MARY**

LEAVENWORTH, Kan. — The University of Saint Mary marked the close of another academic year and the completion of this leg of the class of 2012's educational journey at USM's Commencement ceremony Saturday. May 12, in McGilley Field House on the university's main Leaven-

About 150 graduates-representtotal 2012 graduating class-walked at Commencement 2012.

Area graduates include: • Stacy Anne Brandt, Yankton,

### Bachelor of Science in Nursing.

**DAKOTA WESLEYAN UNIVERSITY** MITCHELL — The following area students have been named to the 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.

Alcester — Eric Beeler Avon — Matthew Dykstra, Kala Rucktaeschel

Dimock — Moria Mathews Elk Point — Nicholas Hutcheson Geddes — Shelby Steele Hurley — Celeste Beck

Platte — Caitlin DeGroot, Christen Mitchell, Emily Olsen, Kayla Summerville, Ruth Van Dusseldorp

Scotland — Chelsea Raker Tripp — Samantha Sandau Utica — Valerie Hummel Vermillion — Hannah Ford, Joe Ford

Volin — Brittaney Schroeder Wagner — Talia Peters, Justin

Fordyce — Jonathan Klein-

#### **Dave Says**

## **Has Time Limit For Debt Passed?**

**BY DAVE RAMSEY** 

#### Dear Dave,

I bought a car a few years ago and purchased new wheels for \$1,100 on credit. I haven't paid the bill, and now collectors are trying to settle with me. I think the statute of limitations has expired. Should I still pay the debt? — Brian

#### Dear Brian,

I always look at things like this through two or three lenses. One has to do with your credit. Another is the legal aspect, and the third is this: What's the right thing to do?

The right thing to do is pay the debt. You took the wheels, so you need to pay for them. You could probably scratch together \$1,100 and make this whole thing go away. I'm pretty sure a lot of legal and collection costs, as well as interest, have been added over the years. But at this point, you can

probably get them to settle for the original amount owed.

Now, can they still chase you under the statute of limitations? That's a matter of state law, and since I'm not an attorney, I'm not up to speed on every law from state to state. Besides, I don't like the idea of using that kind of argument to get someone out of debt.

Honestly, this is the real world we're talking about, Brian. You're going to have to deal with this, because even if there is a statute of limitations, most collectors will still try to chase you to the ends of the earth. And for \$1,100 you can get them out of your life and erase a big black mark from your credit. It's always better to have a transaction



Dave **RAMSEY** 

than simply "bad debt." And by the way, it's also the right thing to do! — Dave

#### **NO SECONDARY POLICY NECESSARY**

Dear Dave, I'm a doctor, and I've been at my current job for six months. I'm scheduled to make

\$190,000 this year, and

my husband and I will be debt-free in a few months. My employer provides disability insurance free of charge, but if I stop working for this company I'll no longer have the insurance. Should I get my own policy instead of the one at work? — **Laura** 

Dear Laura, Unless you become seriously

listed as "bad debt that ill, it's easy to get long-term disability insurance. You could find it through some of the medical assohas been settled" rather ciations, or you could find it the way your employer found the policy you have now-through an independent broker who shops and

makes a market for you. But at this point, I wouldn't run out and buy another policy. If you're getting it free of charge, let your employer handle the work. Then, if you ever sense things are going downhill at your job, you can start shopping for a long-term disability policy at that point. Right now, there's no reason to pay out of pocket or have a second one. — Dave

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

#### **Community Connections**

## Going For Gold: Good Mental Health

BY PAM KETTERING

Yankton Area United Way

It is happening again! Right here in Yankton! Rooms packed with people working in a variety of professions learning, networking, exchanging business cards, comparing programs, texting co-workers that could not attend, jotting down email addresses, eating, laughing, nodding or shaking heads. What is happening? The 14th annual Yankton Area Mental Wellness Conference is happening! It all started Wednesday and concludes today (Thursday).

This conference is a two-day event packed with information. By the end of the second day, the learning, sitting, listening, thinking saturation point has been surpassed. The conference opened with harp music soothing the restless and quieting the chatter. Without a moment to lose, Jean Hunhoff took the microphone to welcome the attendees followed by the presentation of awards.

After an inspiring keynote address by Dee Dee Raap, it was time to "breakout" to five different sessions addressing the topics of Asperger's Disorder, leadership in a challenging economy, abuse of over the counter drugs, human trafficking and the "big three" mental health disorders of depression, bi-polar and anxiety. This conference is packed with learning opportunities — even through lunch! As soon as everyone goes through the buffet line, another presentation begins. Pastor Paula Smith-Cook, having served at Keystone Treatment Center "focused on helping people realize the importance and rewards of intricately weaving our spiritual tools into every aspect of life." as stated in the conference brochure.

Afternoon breakouts dealt with internet safety, modified therapeutic community, Eden Alternative, how to overcome bad behavior and drugs, CASA — Court Appointed Special



### KETTERING

Advocates, coping with the aftermath of brain injuries, how traumatic brain injury affects families and children, children's sexual behavior - what is normal, what is not, quality of life for elderly, holistic approach to recovery, and the use of music therapy. Does that conclude the day? NO WAY!

An additional opportunity awaited us through the South Dakota Humanities

Council with the viewing and discussion of the award winning hour long documentary, "The Thick Dark Fog," presented by Walter Littlemoon. The first day of the conference was now at an end. Today starts bright and early with another invigorating agenda.
Why and how does the Yankton Area Men-

tal Wellness, Inc. put this conference together? The main reason for this multi-topic, keep it moving conference is to enable the hundreds of professionals that live and work in the Yankton area, an opportunity to obtain their required CEU (continued education units) to be obtained without leaving town at a very economical cost as well as the "priceless" ability to network. CEUs are approved for teachers, counselors, nurses, social workers, alcohol and drug professionals, emergency medical technicians, dentists, and social services childcare providers. As soon as the conference is over, the evaluations have been reviewed, and the planning committee and the board of directors have an opportunity to take a breath, the work for the next year begins. Before the current conference is over, next year's dates and theme are presented for attendees to get it scheduled. You must be wondering what else could pos-

sibly be included in today's agenda. Well, we start with Miss South Dakota International 2012, Jill Furan, sharing this year's platform, A Different Kind of Lifeguard: Blowing the Whistle on Depression, Self-Injury and Suicide. Today's breakout topics are: play therapy techniques from intake to termination, the impact of U.S. Indian boarding schools, sharing the dementia journey, current drug trends, helping patients overcome resistance to change, early infant development, counseling child survivors of suicide or homicide, sexual trauma in the military, culture clash, ethical boundary issues in therapy relationships, safe school = successful students, treating trauma in children and adolescents, psychological support, alcohol and drug use in the elderly, grief awareness and processing, changes in behavioral health statues. Lunch session is MyPlate presented by Rachel Pinos on healthy eating tips with the conference concluding "Everyday Heroes Living Marvelous Moments" by Amy Dee-Kristensen, a professional speaker/workshop facilitator for over twenty years. If you know someone in the community that

may have been one of the over two hundred people attending this conference, ask them how many of the fourteen conferences they have attended, their favorite part of the conference, and if they would recommend others to attend.

With the Olympics quickly approaching, Going for Gold" seemed to be a very appropriate theme. And with the number of professionals in the surrounding area seeking their required CEUs, it has been very obvious that the range of topics, the qualified local presenters, and the importance of learning from national speakers could all be accomplished by packaging it into a two day conference. It is also a golden opportunity to achieve personal 'Good Mental Health."

### Search Is On For the S.D. Centenarian Of The

SIOUX FALLS — South Dakota Health Care Association's Century Club is in search of the 2012 Centenarian of the Year. In order to qualify for this honorable recognition, your birth date must be before June 4, 1899. You must be at least 113 years old to be considered to earn this recogni-

According to Century Club records, Beryl Kapaun who lives in Salem, was born June 4, 1899, is currently the eldest living South Dakotan celebrating her 113th birthday.

The Century Club is open to everyone in the State of South Dakota upon reaching his or her

100th birthday. There are no dues and every inductee receives a specially designed, framed certificate and membership card. The Century Club has inducted more than 1,000 members since it began in 1997. A specially designed, framed certificate will be presented to the current eldest living Century Club member recognizing him or her as the "Centenarian of the Year."

If you know someone in your community that would qualify for the Centenarian of the Year or you want an application to induct someone in to the Century Club, contact LuAnn Severson, Century Club Coordinator, South

Dakota Health Care Association at 1-800-952-3052 or write: Century Club, South Dakota Health Care Association, 804 N Western

Avenue, Sioux Falls, SD 57104; or you may download an application at www.sdhca.org www.sdhca.org.





Paid for by Stevens for House. Ted Mickelson, Treasu



installation is 100% satisfaction guaranteed. turn to the experts of Free Estimates ~ Financing Available





Main Street, Tyndall • 1-605-589-3992 • email sandra@byeletric.com

Weddings Tsy..

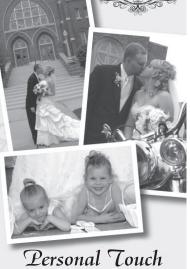
Call 605–665–4522 For Details

Where big city selection meets small town service. Trusted for 13 years.

Bridal Gowns & Veils • Bridesmaids & Flower Girl Dresse • Custom-dyed Shoes • Jewelry • Prom Dresses Tuxedo Rental • Wedding Stationary • Garters & More

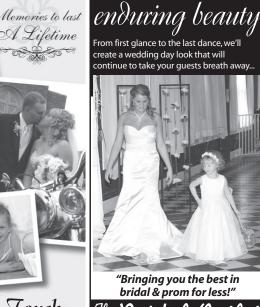
~ In-house Alterations -

Cell: (605) 660-1009 • smedsrud27@yahoo.com www.personaltouchphotography.net



Photography

712 8th Street, Springfield



1108 W. Cedar St., Beresford, SE

1-855-444-BRIDE Hours: M-Th 10-6, Fri. & Sat. 10-5