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COMMUNITY

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 Wal-nut, 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 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

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

Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2

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

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

Yankton Alanon, 8:30 p.m., 1019 W 9th Street

FRIDAY

Line Dancing, 9:30 a.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

Partnership 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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive,

SATURDAY

Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour

Each Day a New Beginning, 10 a.m., non-smoking closed ses-

Daily Reprieve, noon, non-smoking closed session, 1019 W 9th

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

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 Exercise, 11 a.m., The Center, 605-665-4685 Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th

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

Divorce Care, 7 p.m., Calvary Baptist Church Divorce Care For Kids, 7 p.m., Calvary Baptist Church Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th

Bingo, 7-9 p.m., Yankton Moose Lodge, 310 Walnut (through

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans,

Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC,

MNRR Ranger Programs This Weekend

Missouri National Recreational River, Southeast South Dakota's and Northeast Nebraska's only National Park, will present the following ranger programs this weekend:

• Friday June 28 - Niobrara State Park, RV campground gazebo, 7 p.m.: "Not Just a River" — The nearby stretches of America's longest river have more to offer than meets the eye. Discover the "Outstandingly Remarkable Values" that motivated Congress to include these river segments under the Wild and Scenic Rivers Act.

Saturday, June 29

– Ponca State Park, 1-5 p.m.: "River Adventure Day" — Discover new ways to enjoy your Wild & Scenic River and the great outdoors with fishing clinics, nature and history hikes, games, and more. The stream table demonstrates the power and dynamics of a free flowing river in miniature. Kids can earn their Junior Ranger badge and certificate by participating in the activities.

Sunday, June 30

- Lewis & Clark Visitor Center at Gavins Point Dam, 11 a.m.-1 p.m.: "Did We Forget Anything?" Lewis & Clark brought several tons of equipment and supplies up the river in 1804. See replicas of some of these items as a ranger reveals their uses and their contribution to the success of the expedition.

Parks Advisory Board Meeting July 1

The City of Yankton will hold its Park Advisory Board meeting at 5:30 p.m. Monday, July 1. The meeting will take place at the Technical Education Center located at 1200 West 21st St., Yankton.



Please join us in celebrating an

OPEN HOUSE HONORING BERNADETTE TRAMP

Sunday July 7, 2013

1-4 P.M. St. Andrews Catholic Church Basement

Bloomfield, Nebraska No gifts please.

Dave Says

Is Combining Them Smart?

BY DAVE RAMSEY

Dear Dave,

My son has a \$115,000 mortgage at 5.8 percent. He also has a home equity line of credit of \$40,000 at 9 percent. Currently, he can get a 30-year loan at 3.5 percent, or a 15-year note at 2.75 percent. His take-home pay is between \$70,000 and \$80,000 a year, and these are his only debts. Should he combine the mortgages into one loan? —Daniel

Dear Daniel, First, I only recommend mortgages of 15 years or less. Now we're looking at a 2.75 percent loan versus a 5.8 percent loan versus a 9 percent loan. I advise people to put home equity loans under Baby Step 2 of my plan, which is pay off all debt except for the house, provided that the loan is less than half of your annual income. Based on the income figures you gave, this situation is kind of on the bubble.

If I were in your son's shoes, I'd probably combine the two loans and refinance. I'd go for a new \$155,000 fixedrate mortgage at 2.75 percent, with no balloons and no calls. This kid can live a good life and get the mortgage paid off pretty quickly with the kind of



Dave **RAMSEY**

even a 10-year note instead of 15 years. Just imagine him getting all this knocked out and still having the majority of his life ahead of

Dear Dave,

peace! —Dave

My husband and I are debt-free. Recently I learned that I have a blended fund for retirement. Do you think I should switch to self-chosen funds? I have \$26,000 invested at the moment. --Marina

Dear Marina.

My advice is to move your money into self-chosen funds. The problem with blended funds is not that they are blended, but that they'll move it around based on your age and where they perceive you to be in life. You won't even realize it's happening. I want you to be a lot more intentional with your money

and know what's happening every step But if it's me, I'm of the way. getting as short a With self-chosen funds you can look term as possible on a refinance-maybe

at them and say, "Those are my funds." Then, if down the road you decide one isn't doing as well as you like, you can move the money to a different fund. With blended funds it's almost like having a babysitter for your money. You're not the one watching the kids, and to me that's a big mistake. him. That's financial

There shouldn't be a lot of fees inside your 401(k) when it comes to trading funds. There's a good chance there won't be any fees at all, especially if you stay within the same company. Check into it, Marina, and talk to your human resources people. They can give you all the details. —Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daver-

amsey.com.

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Safety Tips For Pet Owners On The 4th The Fourth of July is one for animal shelters across car, some pet parents find anxiety he or she will exper

of the most stressful and potentially dangerous times of the year for pets. While you and your family, friends, and neighbors are celebrating the holiday with fireworks, pets are finding these festive activities anything but celebratory.

Plan for the

unexpected when

you're healthy.

Many pet parents assume that if their pet is not afraid of thunder or other loud noises, they will not be bothered by fireworks. This is not necessarily true. Even pets who normally are not bothered by thunder and other loud noises are often frightened and panicked by the cumulative effects of the fireworks, the excited voices outside, and being left alone inside the house.

If pets are left outside and unattended, the noise and raucous often drives them to run away. In fact, the July 4 holiday is a very busy time

the U.S. They report taking in a higher number dogs that run off during firework festivities. In addition, many police stations log higher volumes of stray dog calls and barking complaints on July 4 compared to any other day of the year.

disability insurance

By planning ahead and taking some common sense precautions, you can help ensure your pet is happy and safe this Fourth of July.

• Do not take your pet to fireworks displays.

• Do not leave your pet alone in the car. With only hot air to breathe inside a car, your pet can suffer serious health effects even death in a few short minutes. Partially opened windows do not provide sufficient air, but they do provide an opportunity for your pet to be stolen. However, if your pet is most comfortable in the

that driving around with their pet in the car helps to calm their pet.

• Keep your pets in your home in a comfortable and quiet area with the shades drawn. If your pet is crate trained, then their crate is a great choice. Some animals can become destructive when frightened, so be sure that you've removed any items that your pet could destroy or that would be harmful to your pet if chewed. Leave a television or radio playing at normal volume to keep your pet company while you're attending Fourth of July picnics, parades, and other celebrations.

• If you know that your pet is seriously distressed by loud noises like thunder, consult with your veterinarian before July 4 for ways to help alleviate the fear and

anxiety he or she will experience during fireworks displays.

• If your pet seeks comfort in a bath tub, under a bed or other small space ... let them. Do not try to lure them out. If the space is safe and it makes them feel more secure, let them be.

 Never leave pets outside unattended, even in a fenced yard or on a chain. In their fear, pets who normally wouldn't leave the yard may escape and become lost, or become entangled in their chain, risking injury or

• Make sure your pets are wearing identification tags so that if they do become lost, they can be returned promptly. Animals found running at-large should be taken to the local animal shelter, where they will have the best chance of being reunited with their owners.

SDSU Starts Student Farm For Local Foods

people think of Agricultural food crops they probably think of corn, beans, or wheat. However, horticulture food crops, such as fruits and vegetables, are an important part of agriculture, says Kimberly James, instructor of Horticulture at South Dakota State Univer-

James oversees a new SDSU Student Farm which opened this spring to teach students about growing local foods for market.

"Local food is great for so many reasons," said James. 'It can add to local economies, improve nutrition, benefit the land through sustainable practices, and of course it tastes great. I am very pleased that SDSU, the College of Agriculture and Biological Sciences and the Plant Science Department recognize the importance of local food to South Dakota and have supported the development of the SDSU Student Farm."

James adds that small scale local food production is an excellent way for young people to step into agriculture who may not have access to large amounts of land or come from a traditional farming background.

"I am very excited about all of the hands-on educational opportunities this site will present both for students and the public," James said.

This first year, most of the focus will be on establishing the farm site. James says students and SDSU staff are working on outreach programming for the community and local food producers.

New courses in local food production have been added to the Horticulture curriculum at SDSU and are open to

all majors. Students in a course this spring planned a vegetable Community Supported Agriculture (CŠA) program for the farm. CSAs work as a share program. Twenty members paid up front to receive a weekly share of vegetables grown at the farm this summer. The produce will be distributed at the Brookings Farmers Market each Wednesday beginning in July.

"Even though we will not have direct sales this year, it was important for us to be a part of the Farmers Market to show and share with others what we are doing, to increase awareness of local foods, and to support other local producers. We do need some sales aspect to allow students that learning opportunity, but the focus of the student farm is on education," James said. A variety of fundraising

opportunities are being explored to help support the efforts of the farm. One such program, "Share a Share." will allow donors to contribute to the program while also helping to provide produce to people in need within the community. Community support will be very important going forward as the Student Farm plans to add season extension structures such as hightunnels and expand fruit plantings.

"Working at the student farm has been an excellent opportunity to learn and experiment," said Brett Owens an SDSU Horticulture student. "As a student I have

ing planning and planting and feel real ownership and pride in what we have accomplished so far. With the local food movement gaining interest and importance in South Dakota, I feel like I am a part of something bigger than the farm itself.

The SDSU Student Farm is located just east of I-29 on the highway 14 bypass at the N.E. Hansen Research Center.

A field day to showcase the Student Farm is being planned for this fall. If you would like more information about the SDSU Student Farm, contact Kim James at Kimberly.James@sdstate.edu 605-688-5553 or stop by the Brookings Farmers Market on Wednesday afternoons. If you have interest in donating to the program, contact Mike Barber with the SDSU Foundation at Mike.Barber@sdsufoundation.org, 605-321-6468.



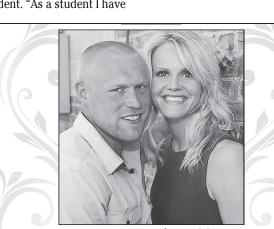


Mr. & Mrs. Dick Robinson

Dick (Robbie) and Rose Robinson will be celebrating their 50th wedding anniversary on Sunday, June 30, 2013. An open house hosted by their children will be held from

2 - 4 p.m. at Hillcrest Country Club, 2206 Mulberry, Yankton. Rose (Schwarz) & Dick Robinson were married March 9, They have three daughters: Sarah (Scott) Nichols of Eagan

MN; Cheray (Patrick) Atkins of Kuna, Idaho and Stacia (Michael) O'Connell of Prosper, Texas. They have 6 grandchildren. The couple requests no gifts.



Arens-Schieffer

Dani Arens and Trent Schieffer announce their engagement and upcoming wedding. Parents of the couple are Dan and Lorraine Arens

and Joe and Sherry Schieffer. The bride-elect graduated from Crofton High

School in 2006 and Augustana College in Sioux Falls, SD in 2010. She currently does interior painting and house cleaning. The groom-elect graduated from Crofton High School in 2009 and Southeast Tech in Sioux Falls, SD

in 2011. He currently has his own construction business. The couple is planning a July 5, 2013 wedding to be held at the St. Benedict Catholic Church in

Yankton, SD. After a honeymoon to Cabo San Lucas, the couple will reside in Crofton, NE.