

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 605-665-8442
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)

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meeting in December). For information, call 605-665-7158
Yankton Town & County Garden Club, 1:00 p.m. Library meeting room. For information, call 712-629-0904 or 605-661-9215.

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.

THIRD MONDAY

Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton.
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

Materials Sought For Teen Program

Preparations are under way for the teen summer reading program at the Yankton Community Library. We have a fun and interesting craft day project scheduled for July 6. However, to complete the project, we need donations of framed landscape paintings that will be repurposed

by participants. Rolling hillsides, lakeshore scenes, even people gathering for a picnic would all be wonderful launching points for teens to create a new painting. Bring your donations to the library by Friday, June 18. If you have questions, don't hesitate to call the library at 668-5275.

Dave Says

He May Be A Dreamer

BY DAVE RAMSEY

Dear Dave,
 We're debt-free including our home. My husband is a man of faith, but a bit of a dreamer. He has written several inspirational books that haven't sold, but he feels this and public speaking are his calling. He wants us to sell the house, and live on the proceeds for a year, while he pursues this dream. What do you think of the idea?
 —Christy

Dear Christy,
 It sounds to me like your husband has a good heart, but I think it would be a huge mistake for you guys to sell your home when he hasn't proven that he can sell anything he writes or says. I understand where his head is at right now. He wants to help people, and that's a noble cause. But being a motivational writer and speaker can be an addictive thing. For some folks, signing books and being on stage are almost a high; they can make you feel alive. But the whole idea can draw you into the land of financial stupidity if you're not careful.

My advice would be for him to keep his day job, and work his tail off nights and weekends to try and make this dream a reality. Let's draw up an internet strategy to get some exposure for the books he has already written. He could contact local civic groups, and offer his services as a speaker for their



Dave RAMSEY

meetings, too. In the process he might sell a few books from a table in the back of the room, and I know he'd get lots of valuable experience while building his name. It may take longer than he'd like, but that's a much better idea than the one he has now. It allows him to work toward a goal and not put his family in financial danger. Then, once he's making a nice income on the side from writing and speaking engagements, you guys can look at the numbers and see if it's feasible for him to dive in on a full-time basis!
 —Dave

STAND UP TO THEM

Dear Dave,
 I have a debt with a collection agency and they have started calling my office. Last week, I made an agreement for monthly payments, along with an initial payment. All of a sudden, they were calling me again this morning at my office. Can I legally demand that they not call me at my place of employment?
 —Joelle

Dear Joelle,
 Yes, you can. I'm glad you're keeping in mind that you have a legal and moral obligation to pay your debts. But collectors have rules they must follow, also. They're governed by law just like everyone else.

If they call you at work again, simply remind them of the terms of the payment agreement already in place and demand that they never call you at your office again. Also, send them a certified letter, return receipt requested, so that you'll have proof you sent the letter and they received it. In the letter, let them know that according to guidelines set forth in the Federal Fair Debt Collection Practices Act you are formally demanding that they not call you at your office again.

If they call you at your office after you demand that they stop, they'll be in violation of federal law. And if that happens, let them know that you'll be talking to a lawyer and you will sue them!
 —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.

BBB Advises College World Series Fans: Be Smart When Buying Tickets Online

OMAHA, Neb. — There are thousands of fans around the country searching for tickets for the NCAA College World Series (CWS) that begins on June 13 in Omaha, Nebraska. Better Business Bureau (BBB) serving Nebraska, South Dakota, The Kansas Plains and Southwest Iowa is alerting consumers to be on guard for fraudulent sellers when shopping for tickets online. The CWS is big business for Omaha, and where there is big money to be made, scams often follow.

BBB warns that sellers of game tickets on secondary ticket websites may be fraudulent. "The most common ways secondary-ticket sellers scam college baseball fans is by delivering counterfeit tickets or simply not sending the tickets," said BBB President Jim Hegarty. "Even if the tickets do arrive, they are sometimes not for the seats the seller advertised — which can mean fans are stuck with seats that aren't next to each other or are not in the reserved section but are located in the general admission section, which may mean long waits in line and no guarantee to get in." Fans must balance their

passion for their team with awareness that not all online ticket sellers will deliver on their promises, and a bad transaction could leave them at home on the couch instead of at the big game. CWS ticket buyers should also be skeptical of the hundreds of online auctions, online classifieds, and bulletin boards using person-to-person sales.

The secondary-ticket market for sporting events, which includes tickets bought and sold by professional brokers, speculators and season-ticket holders, is a multi-billion-dollar-a-year industry, with online sales accounting for a large number of transactions.

To avoid problems buying tickets, the NCAA advises CWS ticket seekers to check out ticket information at ncaa.com to find information on what tickets are still available, ticket prices and fan-to-fan ticket exchange information. The NCAA and TD Ameritrade Park, the venue for the CWS, have teamed up to provide secure tickets. If you choose not to go through the NCAA or the TD Ameritrade Park ticket office to buy your tickets, BBB provides advice below for purchasing tickets online for the CWS:

- When buying from a merchant, always check with BBB at bbb.org to be sure that you're dealing with a company that has a good reputation for satisfying customers and has a secure website for processing your payment.
- When buying from an individual through an online exchange, don't be lured away from the website by the seller. Even if you met the seller on the exchange website, the company may not guarantee any lost money if a transaction occurs outside their domain.
- If you buy tickets through an online auction, choose a seller with a long, continuous history of satisfied customers.

Scammers can hijack old accounts, so make sure they have recently bought or sold other items.

- Pay with a credit card or through PayPal, which offers protection and potential reimbursement. Never pay with a cashier's check or wire money to a seller; you'll have no way to get your money back if the tickets do not arrive.

- Many sellers will include pictures of the tickets with their posts on auction sites or bulletin boards. Scrutinize the tickets closely for any inaccuracies or alterations, and cross-check the seat assignment with the map on the venue's website before you buy.

SCHOLASTICS

UNIVERSITY OF SOUTH DAKOTA

VERMILLION — Nineteen University of South Dakota School of Law students were named to the Spring 2015 Dean's List.

To receive the academic honor, law students must achieve either a GPA of 85.00 or greater for that semester or rate in the top 10 percent of their class for the semester, whichever group is smaller. The list is not based on cumulative grade point average, and first semester, first-year law students are not eligible.

Students named to the USD School of Law Dean's List and their hometowns:

- Iowa — Vanessa Arzberger, Plymouth; Andy Fick, Quimby; Maggie Lubeck, Cherokee; Cullen McNeece, West Burlington
- Minnesota — Danielle Moeller, Fairmont
- North Dakota — Chris Sommers, Fargo
- South Dakota — Ashley Blake, Sioux Falls; Elliot Bloom, Scenic; Ashley Brost, Sioux Falls; Sarah Christopherson, Sioux Falls; Joseph Erickson, Dell Rapids; Terra Fisher, Yankton; Samuel Garrity, Yankton; Trinette LaFleur, Dakota Dunes; Ryan Redd, Sioux Falls; James Shanor, Pierre; Alexis Yackley, Vermillion
- Utah — Jarell Dilman, Eagle Mountain
- Wisconsin — Aron Hogden, Madison

BLACK HILLS STATE UNIVERSITY

SPEARFISH — The Office of Academic Affairs at Black Hills State University has released the Dean's List for the spring 2015 semester. A

total of 662 students maintained a grade point average (GPA) of 3.5 or higher while taking at least 12 credit hours. Students are listed by hometown or current place of residence. Students that achieved a 4.0 GPA are recognized with an asterisk (*). Area students include:

- Brittany Begeman, Marion
- *Megan Haag, North Sioux City
- *Katie Batson, Parker
- Mikaela Murtha, Parkston
- *Daniel Polreis, Parkston
- Thomas Mollet, Vermillion
- *Zachary Sage, Yankton

JONATHON KLEINSCHMIT

MITCHELL — It has been 129 years since Dakota Wesleyan University held its first Commencement ceremonies. DWU welcomed this year's class of 235 graduates to the Corn Palace stage May 3 for this year's graduation, coming a long way from its original eight.

Dr. John Cawley, a 2004 DWU graduate, gave the Commencement address. Cawley is the owner and partner at Associates in Family Medicine P.C. in Fort Collins, Colo., and spoke to students about the importance of taking advantage of opportunities and living life to the fullest.

The Rev. Eric Van Meter gave the baccalaureate speech on "The Art of Failure," and not being afraid to try.

This year, an Honorary Doctorate in Business Administration went to Ron Gates Sr., and Jerry Luckett, associate professor of

business administration and economics, was awarded the prestigious Clarke Award for Teaching Excellence by Steve Clarke and his wife, Whitney, on behalf of the Clarke family.

This year's graduates included Jonathon Kleinschmit, Fordyce, Nebraska, graduated with a Bachelor of Arts degree with a double major in biology and theatre. He is the son of Douglas and Bonnie Whipple, Fordyce.

PATRICIA ROTH

VERMILLION — The National Board for Certified Counselors has selected Patricia Roth, recent USD graduate, as recipient of the Minority Master's Fellowship for addictions counselors. Worth \$11,000, the money will support Roth's efforts to become a licensed addictions counselor.

Roth attended Mount Marty College in Watertown, where she obtained a bachelor's degree in psychology, and graduated from USD in May with a master's degree in addiction studies. She has worked as a certified addictions counselor at the Dakotah Pride Center and Inpatient Treatment program on the Sisseton Wahpeton Oyate Reservation for four years.

"I am so grateful for the NBCC Minority Fellow Scholarship because it means I get help that I never knew was out there," said Roth, who plans to use the money to cover living expenses, commuting costs and student loans.

★ UNITED STATES AIR FORCE ★

HEARTLAND of AMERICA BAND

presents...

VORTEX

Thank You!

The Yankton Daily Press & Dakotan would like to thank the United States Air Force Heartland of America Band for the terrific concert last night. We would also like to thank all of the people who attended as well as those that volunteered to help make this event possible.

Special recognition and thanks goes to Yankton Hy-Vee for assisting with the food and beverage for the band, the Yankton Public School System for the use of their fine facility and Boy Scout Troop #102 for their help in handing out programs and serving as our ushers for the evening.