

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., June: Wiebelhaus Recreation, Crofton, Neb. 605-665-5956.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, 509 Capitol, Yankton, 605-665-4485. (September through June).

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
Quitting, 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

Dave Says

Motivations For A Budget

BY DAVE RAMSEY

Dear Dave,
My wife and I are in our twenties. We have no debt and \$50,000 in the bank. Our income is \$90,000 a year, and we're cautious to live on less than we make. Still, we can't seem to get motivated to make a budget. How can we get inspired to do this?
—Isaac

Dear Isaac,
Two of the biggest motivators we have are pain and pleasure. Financially, you guys don't have any pain. You're killing it! So, we're going to have to figure out something associated with pleasure.

I think you need to look for something bigger than money to push you. You guys need to ask yourselves, "What are we saving for?" On a bigger scale, ask yourselves, "What can we do with this money?"

It sounds to me like you both realize money can't be the goal. And that's a good thing. You guys are obviously smart, gifted people. I'm sure you have ideas and goals, dreams and desires. Talk about them and write them down. By doing this, you'll be taking the first steps toward making these things reality. When you have something



Dave
RAMSEY

the good of others.
—Dave

RV UPGRADE

Dear Dave,
My husband and I work and live in an RV. The vehicle is paid for, and I'd like to upgrade to a larger one, but that would mean taking out a \$30,000 loan. We have \$30,000 in savings, including our emergency fund, and we make \$55,000 a year. What are your thoughts?
—Renee

Dear Renee,
I think what you're doing with your lives is kind of cool. But I can't advise financing something that will go down

in value as quickly as an RV. I wouldn't even do it on the basis that it's going to be your primary residence.

Let's look at things from a different angle. First of all, I think your emergency fund is a little high. I recommend three to six months of expenses, and on a household income of \$55,000, holding \$20,000 in reserve would be a lot. If you kept \$15,000 in the bank, that would leave you with \$15,000. If you're talking about a \$30,000 upgrade, you'd only need to save up another \$15,000.

See where I'm going with this? With a little patience and planning, you can have your upgrade in the not-too-distant future and still have the peace of mind that goes with knowing you have a reasonable emergency fund sitting in the bank!
—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.

SCHOLASTICS

SARA MARKER

FREMONT, Neb. — Midland University has recognized the outstanding achievements of students with the announcement of the President's List and Dean's List for the Spring 2015 Semester. Overall, 119 students were named to the university's President's List while 242 students earned spots on the semester Dean's List.

To qualify for the President's List, students must complete coursework with a semester GPA of 4.0. In order to qualify for the Dean's List, students must complete all coursework with a GPA of 3.5 or higher.

Local honorees include Sara Marker of Vermillion.

IOWA STATE UNIVERSITY

AMES, Iowa — More than 7,560 Iowa State University undergraduates have been recognized for outstanding academic achievement by being named to the 2015 spring semester Dean's List. Students named to the Dean's List must have earned a grade point average of at

least 3.50 on a 4.00 scale while carrying a minimum of 12 credit hours of graded course work.

Area students include:
• Beresford — Timothy Sveeggen, 4th year, Animal Science
• Dakota Dunes — Bailey Rae Archer, 4, Elementary Education; Emily Anne Gamm, 4, Veterinary Medicine; Erica Kristine Johnson, 2, Open Option (LAS); Marcus M. McWilliams, 4, Supply Chain Management
• Elk Point — Morgan Marie Hueser, 4, Apparel, Merchandising and Design
• McCook Lake — Graham Sowden Bacon, 2, Materials Engineering
• Vermillion — Janani Sindhu Ragothaman, 4, Chemical Engineering
• Yankton — Layne Michael Drop-pers, 3, Aerospace Engineering; Brianna Rae Shindler, 3, Event Management

MITCHELL TECHNICAL INSTITUTE

MITCHELL — The recipients of the Build Dakota Scholarships for the 2015-16 school year at Mitchell Technical Institute have been announced.

Several students from this area received the awards including:

- Brandon Pavel, Yankton, Architectural Design & Building Construction
- Brad Ulmer, Yankton, Electrical Construction & Maintenance
- Mason Blaha, Yankton, Heating & Cooling Technology
- Anthony Walloch, Scotland, Electrical Construction & Maintenance
- Adam Vlasman, Vermillion, Electrical Construction & Maintenance
- Riley Pearson, Vermillion, Wind Turbine Technology

The scholarships will cover all tuition, fees, books and tools needed to complete the two-year programs.

Build Dakota Scholarships are available at all four South Dakota technical institutes and are funded by a donation by T. Denny Sanford and South Dakota Future Funds. The scholarships are available to students who meet the program requirements, enroll in an eligible program and commit to working in South Dakota for three years after graduation.

Special Olympics Aid



SUBMITTED PHOTO

The Ladies Auxiliary to Ernest Bowyer V.F.W. Post 791 was glad once again to donate to the Yankton Special Olympics at the June meeting. With the help of the Leprechauns, V.F.W. Post 791 members and Ladies Auxiliary, and the community, President Joyce Stahlecker presented Barb Clayton and Sheri Duke, co-head of Delegation of Special Olympics, a check for \$3,000. These funds will stay in Yankton to help the local Special Olympics program.

SCHOLARSHIPS

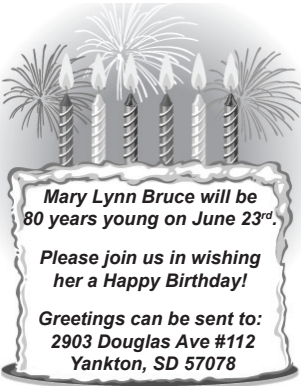
YRAA PILOT TRAINING SCHOLARSHIP AND THE BUD BECKER MEMORIAL SCHOLARSHIP

The Yankton Regional Aviation Association (YRAA) announces the opening for applications for the YRAA Pilot Training Scholarship and the Bud Becker Memorial Scholarship. The YRAA scholarship was established in 2005 and is for \$750. The Becker scholarship was established in 2013 and is for \$1,000.

The YRAA scholarship is one way the YRAA promotes general aviation in southeastern South Dakota and northeastern Nebraska. The Becker scholarship carries on the aviation legacy of Ramon "Bud" Becker of Hartington and his life-long passion for aviation. The YRAA has 114 members from several towns in South Dakota, Iowa and Nebraska.

The scholarships will be given a "wannabe student" pilot or student pilot. The success of this program is in part dependent upon the receipt of good quality nominees. The deadline for submitting an application

for the scholarships is July 1, 2015. The application forms for the scholarships can be requested from Steve Hamilton, 303 Golf Lane, Yankton, SD 57078-1727; or email skyhawk@iw.net or call 605-665-8448.



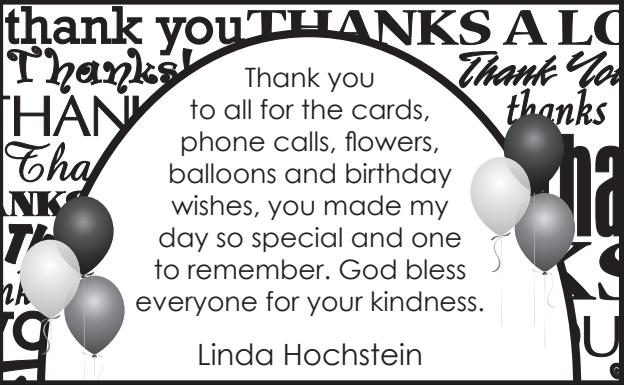
60th Anniversary Celebration

Mr. and Mrs. Velzy

In honor of James and Rita Velzy's 60th wedding anniversary on June 17th, 2015, their family is requesting a card shower.

Cards can be sent to:

James and Rita Velzy
398 Lewis & Clark Trail
Yankton, SD 57078



Linda Hochstein

55th Anniversary Celebration



Mr. and Mrs. Barta

Dick and Marjean Barta are celebrating their 55th wedding anniversary on June 20th.

Cards may be sent to
**202 Catalina,
Vermillion, SD
57069**

Apps For Biofuels Infrastructure Partnership Sought

WASHINGTON — Following an announcement by the U.S. Department of Agriculture (USDA) Secretary Tom Vilsack on May 29, the Commodity Credit Corporation (CCC) has announced that all 50 states, the Commonwealth of Puerto Rico and Washington, D.C., may now apply for up to \$100 million in grants under the Biofuels Infrastructure Partnership (BIP). The funding is to support the infrastructure needed to make more renewable fuel options available to American consumers. The Farm Service Agency will administer BIP.

USDA continues to aggressively pursue investments in American-grown renewable energy to create new markets for U.S. farmers and ranchers, help Americans save money on their energy bills, support America's clean energy economy, cut carbon pollution and reduce dependence on foreign oil and

costly fossil fuels. A typical gas pump delivers fuel with 10 percent ethanol, which limits the amount of renewable energy most consumers can purchase at the pump.

Through BIP, USDA will award competitive grants, matched by states, to expand the infrastructure for distribution of higher blends of renewable fuel. These competitive grants are available to assist states, the Commonwealth of Puerto Rico and Washington, D.C. with infrastructure funding. States that offer funding equal to or greater than that provided by the federal government will receive higher consideration for grant funds. States may work with private entities to enhance their offer. CCC funds must be used to pay a portion of the costs related to the installation of fuel pumps and related infrastructure dedicated to the distribution of higher

ethanol blends, for example E15 and E85, at vehicle fueling locations. The matching contributions may be used for these items or for related costs such as additional infrastructure to support pumps, marketing, education, data collection, program evaluation and administrative costs.

This new investment seeks to double the number of fuel pumps capable of supplying higher blends of renewable fuel to consumers. This will expand markets for farmers, support rural economic growth and the jobs that come with it, and ultimately give consumers more choices at the pump.

Applications must be submitted by July 15, 2015, using www.grants.gov. To locate, search by funding opportunity number "USDA-FSA-2015-22."

USDA Offers Grants To Help Repair Housing

WASHINGTON — Agriculture Secretary Tom Vilsack announced that USDA is seeking applications for grants to make housing repairs for low- and very-low-income rural residents. The grants are being provided through USDA Rural Development's Housing Preservation Grant program.

"These grants help rural homeowners and rental housing owners repair and improve their properties," Vilsack said. "Funds may be used to resolve

health or safety issues, make accessibility modifications for people with disabilities, or make energy-efficiency improvements to reduce greenhouse gas emissions and lower utility costs."

Eligible applicants for Housing Preservation Grants include town or county governments, public agencies, federally recognized Indian Tribes, and non-profit and faith-based organizations. USDA does not provide fund-

ing directly to homeowners under this program. For additional eligibility information, see page 28943 of the May 20, 2015, Federal Register.

USDA is making up to \$3.3 million in grants available in Fiscal Year 2015. Pre-applications are due by 5 p.m. Eastern Time on July 6, 2015.

WANTED

A new home for Rascal.
Rascal is a sweet and gentle Shih Tzu who needs a loving home. He is an older gentleman at 12 years old, but he still has a lot of pep in his step! Rascal loves to follow his people around. He likes to see what's going on and who's coming to the door. He is good with cats, dogs and kids. He is neutered, vaccinated and micro-chipped. If you are looking for a happy-go-lucky, calm and cuddly companion — Rascal is perfect for you.

PLEASE VISIT:
www.heartlandhumaneociety.net
or call 605-664-4244 for more info
Ad sponsored by Sally & Terry, Lewis & Clark Realty, Inc.

Don't Forget Dad!

Shop the many fine stores at the Yankton Mall for the perfect gift for Dad. Not sure what to buy? You can't go wrong with our **Father's Day gift card.**

Available in any amount, you can pick one up today at The Yankton Mall office.

Father's Day is June 21st

YANKTON MALL
665-5999
2101 Broadway