Thursday, 3.7.13

homes are worth. So basically it gives them

The HARP program is the only part of the Making Home Affordable program that actu-

ally worked. And to be honest, it has worked

well. In contrast, the recent Home Loan Modi-

about political posturing. About 93 percent of

the people who applied for a home loan mod-

I'd advise looking into the HARP program

if you've got a good credit history and you're

what really matters when you find yourself in

underwater on your current home. Lots of

HARP program applications are being ap-

proved, and the deals are closing. That's

a situation like this. —Dave

fication program is a piece of junk and all

ification didn't get one. It was just another

case of the government pretending to do

the opportunity to refinance their home

loans.

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@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 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, 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

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685 Exercise, 11 a.m., The Center, 605-665-4685

210 W 5th Street

Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street. 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, Porchlight, 8 p.m., non-smoking closed session, United Church of Christ,

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Avera Professional Pavilion, Room III. (No meetings in December.)

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

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

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 St. 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 St.

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456

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., Fry'n Pan Restaurant, Yankton, 605-

Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant,

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

Youth Bowl-A-Thon Slated For Yankton

All Yankton-area youth in grades 1-5 are invited to participate in Big Friend Little Friend's 17th annual Bowl-a-thon, set for April 6 at

Area sponsors invite kids to play two games of bowling, plus enjoy prizes, popcorn pop and fun. Door Prizes to be given away at

There will be two sessions: at 11 a.m. and 1:30 p.m. This event is FREE to all participants. Put a team together, or make new friends. Registration forms were sent home to all area schools and can

also be found online at bigfriendlittlefriend.org or by calling 665-

Dave Says

In-Laws And Out Of Debt

BY DAVE RAMSEY

Dear Dave,

I'm 27 and married, and we have two kids. I make \$90,000 a year, but we have \$80,000 in consumer debt — \$48,000 of which is in car loans. The rest is credit card debt. My wife's parents have offered to let us move in with them so we can get out of debt faster. Do you think this is a good idea?

—Kevin

If I were in your situation, I would not move in with the in-laws. You've got an absurd amount of money wrapped up in those cars. I'd sell the stupid things, start living on a budget and paying down debt, and keep my dignity.

In my mind there are only two scenarios where you'd even consider taking the in-laws up on their offer. One is where they're absolutely wonderful people and you have a great, non-toxic relationship with them, where everyone involved knows their boundaries. Even then, I'd only consider this if it were for a very short, agreed-upon amount of

The second scenario would be if moving in with the in-laws were the only way to accomplish your goal. And you don't pass that test. You guys can get out of debt pretty

Plan for the

you're healthy.

unexpected when



quickly if you'll just lose these ridiculous cars! Think about it. If you had two little paidfor beaters, your lives would be so much different. You could even save a little money on the side while you were paying down debt and buy a better car as soon as the debt was gone.

If you can't tell, I'm ing dignity. You might

love your cars so much that you're unwilling to make the sacrifice. Not me. The money going into your automobiles is insane, and that's your biggest problem!

Dear Dave, What do you think about the HARP program, and what exactly is it?

Dear Ivy,

RAMSEY

The Home Affordable Refinance Program is designed for people who have made their payments on time but are underwater on their mortgages. Being "underwater" means they owe more on their homes than the

pretty big on maintain-

—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 daveramsey.com.

Ask me how these State Farm* health products can protect you if you become ill, or get injured and are unable to work: · disability insurance

 hospital income insurance long-term care insurance

Like a good neighbor, State Farm is there.*





Rhonda L Wesseln, Agent Insurance Provider/Agent 1023 W 9th Street Yankton, SD 57078

USD Honored Nationally For Outstanding Community Service exemplary community service and achieve education for their commitment to and

VERMILLION — The University of South Dakota has been recognized by the Corporation for National & Community Service for outstanding community service. It's the fifth time in six years that USD has been named to the prestigious President's Higher Education Community Service Honor Roll.

USD is one of 572 colleges and universities from all 50 states, Guam and Puerto Rico to be honored in 2013 for making service a priority. USD is also one of five institutions from South Dakota on this year's honor roll. Honor Roll recipients were announced at the American Council on Education's 95th annual meeting in Washington on March 4.

The Honor Roll recognizes all higher education institutions that reflect the values of

meaningful outcomes in their communities. USD's selection to the Honor Roll is recognition from the highest levels of the federal government for the university's commitment to service and civic engagement. In 2012, 4,108 students contributed 89,987 hours of community service or service-learning in a variety of curricular and co-curricular activities, including academic classes, and programs like Alternative Week of Off-campus Learning (AWOL) or campus organizations such as Students Enhancing Resources for Vermillion Enrichment (SERVE).

The President's Higher Education Community Service Honor Roll, launched in 2006, annually recognizes institutions of higher

achievement in community service. The President's Honor Roll increases the public's awareness of the contributions that colleges and their students make to local communities and the nation as a whole. Honorees for the various award levels were selected based on a series of factors, including scope and innovation of service projects, percentage of student participation in service activities, incentives for service and the extent to which the school offers service-learning courses.

The complete honor roll as well as special achievement award winners can be found at www.learnandserve.gov/about/programs/hig her_ed_honorroll.asp.

USD's MSW Program Gains Accreditation

VERMILLION — The University of South Dakota's Master of Social Work (M.S.W.) program has earned full accreditation through Council on Social Work Education (CSWE), the national accrediting body responsible for overseeing all M.S.W. programs. The accreditation, which was awarded in early 2013, is the result of several years of preparation and three CSWE site visits to USD's campus.

"Graduating from an accredited social work program is required for licensure, so this was a vital step," explained Elizabeth Talbot, Ph.D., M.S.W., M.S., associate professor of social work and director of USD's M.S.W. program.

This milestone carries added significance because it marks the first time South Dakota has ever had an accredited M.S.W.

With the first accredited M.S.W. degree program in South Dakota's history, we are eager to prepare social work practitioners who will further enhance the social welfare of our state," said Michael Lawler, Ph.D.,

M.S.W., dean of the University of South Dakota School of Health Sciences.

Additionally, the CSWE approved accreditation a full year ahead of expectations, based on the strength of the program. And though USD's first M.S.W. cohort graduated in 2012, this year's accreditation retroactively applies to their degrees.

'We passed our candidacy phase (an early phase of the process) with flying colors, which was a critical point, because it meant every student who graduated from that point on was considered to have graduated from an accredited program," said

Graduates from USD's M.S.W. program are already in high demand, and will fill a variety of roles throughout the state and

One hundred percent of our graduates are working – they all have jobs," said Talbot. "There's such a need for M.S.W. graduates in South Dakota that our graduates aren't going to have any trouble finding employment in the state.

Discover Hockey Day To Be Held This Weekend The Yankton Area Ice Association invites

girls and boys of all ages to attend Discover ockey Day on Sunday March 10. The free event will take place at the Yankton Kiwanis Ice Arena on Whiting drive from 4-6 p.m. after Open Skate, with registration starting at 3:30 Discover Hockey Day is designed to allow

new and emerging skaters to experience the equipment, skills and techniques of playing hockey. Protective equipment, pucks and sticks will be provided to participants. Participants are encouraged to bring friends and family members to experience hockey as Hockey instructors will be on hand to

help along with several current Yankton Miracle hockey players. Each contestant must submit an entry form signed by a parent or legal guardian. Forms will be available at the ice rink on the day of the event. For more information on Discover Hockey

Day, contact Darrell or Rhonda Schenkel at

District 19 Legislative Night Planned In Olivet OLIVET — A District 19 Leg-

islative Night will be held at 7 p.m. Monday, March 11, at the Hutchinson County Courthouse in

Everyone is welcome. A lunch will follow the meeting.

This event is sponsored by the Hutchinson County Farm Bureau.

Gardener Training Coming To Yankton

Master Gardener Training 2013 is offered by South Dakota State University Extension staff with Yankton as a regional site for three hands-on learning days in May. This year, online learning will be combined with the three sessions at the Yankton County Extension Office on Whiting

Topics include care and selection of trees and shrubs, lawn care, vegetable and flower gardening and more.

Application and fee deadline is March 27. Details can be found on the website:

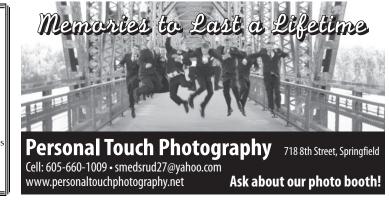
http://www.sdstate.edu/sdces/resources/lawn/master-gardeners/. You may also contact Mary Roduner, Master Gardener SD Coordinator, at (605) 394-1722.

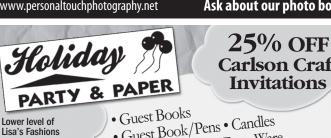


106 W. 3rd Downtown Yankton 605-665-8691









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1108 W. Cedar St., Beresford, SD 1-855-444-BRIDE Hours: M-Th 10-6, Fri. & Sat. 10-5