

## COMMUNITY CALENDAR

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](mailto: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  
**Quilting**, 9:30 a.m.-3 p.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 before.  
**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  
**Quilting**, 10 a.m.-3 p.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 Street.  
**Bridge**, 1 p.m., The Center, 605-665-4685  
**Bingo**, 7-9 p.m., The Center, 605-665-4685 (open to the public)  
**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, 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 W 9th Street  
**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 p.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  
**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.

## Center For Active Learners New Session Set

An April session of classes as part of the Center for Active Learners program at Mount Marty College is set to begin next week. Community members are invited to register for classes whose topics are designed to offer a wide range of interests.

The April session marks the third session of classes being offered through the Benedictine Institute of Leadership, Ethics and Social Justice this year.

"Enriching the lives of those who wish to indulge in learning for its own sake" is the goal of each class and participants can expect to fully engage in the topic at hand without the pressure of homework, quizzes or tests.

Classes set to begin the week of April 1 include the following:

- "Meet Pope Francis," led by Dr. Terry Lafferty, Tuesdays, 10:30 a.m.-12:30 p.m.;
- "Capturing Light" (Photography) with Mario Suri-ani, Thursdays, 1 - 2:30 p.m.;
- ISLAM with Dr. Paul Anders, Thursdays, 10:30 a.m.-noon;
- "Bird Watching Basics" with Roger Dietrich, Tuesdays, 9-10:30 a.m.;
- "Authentic and Enduring Voices of the Holocaust" with Dr. Jan Hausmann, Tuesdays, 1-2:30 p.m.;
- and "From The Box Score to the Bookstore: Sports in Literature," with James D. Cimburek, Wednesdays, 10:30 a.m.-noon.

Each course meets a total of four times, once per week.

# GOT NEWS?

Call The P&D  
At 665-7811

To register, or for more information, contact Sr. Cynthia Binder at [cbinder@mtmc.edu](mailto:cbinder@mtmc.edu) or 668-1463, Andrew Henrickson at [ahenrickson@mtmc.edu](mailto:ahenrickson@mtmc.edu) or 668-1495, or by visiting [www.mtmc.edu/benedictineinstitute/activelearners/index.aspx](http://www.mtmc.edu/benedictineinstitute/activelearners/index.aspx).

## St. Rose Fish Fry

March 28th, 2014

Serving 5:00p.m. - 8:30p.m.

St. Rose Parish Center, Crofton, NE

Takeouts Available 4:30p.m. - 6:30p.m.

Call 402-388-4393

Adults - \$9.00 • Children - \$5.00 • 5 & under - Free

Ad sponsored by: Broadway Chrysler - Dodge & Jeep  
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## Congratulations



### allPOINTS: Yankton Clinic Ribbon Cutting

The Yankton Chamber of Commerce Ambassador Committees hosted a ribbon cutting for allPOINTS: Yankton Clinic located at 409 Summit St., Ste. 3400. The allPOINTS: Yankton Clinic provides health care for the whole family offering comprehensive preventative and primary care and behavioral health services, along with chronic disease management services. Dental services will be available within a few months Brad Bertrand, CEO stated. They are open Mon & Thurs. 8 a.m.-5:30 p.m., Tues. 8-7:30 p.m. Wed. & Friday 8-5 p.m. If you would like to contact allPOINTS: Yankton Clinic you can reach them at (605)260-0310 or [info@allpointshhealth.com](mailto:info@allpointshhealth.com). or [www.allPOINTSHHealth.com](http://www.allPOINTSHHealth.com)

YANKTON DAILY  
PRESS&DAKOTAN

### Dave Says

# Keep The Lifestyle Simple

BY DAVE RAMSEY

Dear Dave,

I recently got a new job that will increase my income by \$20,000 a year. I've got \$65,000 in debt, and I'm trying to pay it off, so I know I need to adjust my budget. Do you have any suggestions for a situation like this?

— Mitchell

Dear Mitchell,

Congratulations on your increased income! The first thing I'd tell you is not to get used to any permanent luxuries while you're paying off debt. Go out and celebrate with a really nice dinner or something like that after you get your first paycheck. But don't go nuts or pick up any big, new stuff. The more you put toward debt, the faster it goes away.

I've been doing this financial thing for a lot of years, and the one thing I've found that gets people out of debt is passion. I want you to be so passionate about getting out of debt that you don't even consider doing anything else until it's all gone. Your thought process needs to be, "Wow, I got a new job making more money. I can get out of debt even quicker!"

Again, I'm okay with you adjusting a bit that first month and having a little fun to celebrate your good fortune. But after that, I want you to turn around and attack the debt with even more



Dave  
**RAMSEY**

intensity than before. Way to go, Mitchell!

— Dave

### GIVING A TENANT MERCY

Dear Dave,

I own a one-bedroom condo that I'm using as a rental property. The current tenant's old agreement is up soon, but she signed a new lease less than a month ago and gave me a deposit, plus the first month's rent. Just the other day, she called and wants to back out of the agreement. She said she discovered after she signed that her ex is having serious health problems, and she needs to move to help take care of their kids. What do you think I should do?

— Flavia

Dear Flavia,

I own a bunch of rental properties, so I know for a fact that as a landlord you run into all kinds of situations. Some are more genuine than others. I would want some proof as to what's going on, but on the surface it sounds like she's got a valid reason for wanting to cancel the agreement.

Basically, she's asking for your understanding and mercy. If it were me,

and what she's said turned out to be true, I'd try to lease the place to someone else as quickly as possible, and I'd refund her the deposit plus any money it doesn't cost you in the process. In other words, if it took two weeks to find another tenant, then I'd give back the deposit and two week's rent. Of course, if she's in really bad shape and you're on solid enough financial ground to withstand the blow-you could let her out of the agreement completely and move on to finding another tenant.

You don't want to profit from someone who's genuinely struggling. But you have to look out for yourself and, if possible, try to break even. Regardless, I wouldn't take advantage of anyone who's truly going through hard times. That's just not right.

— Dave

*\* Dave Ramsey is America's trusted voice on money and business. He has authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. His newest book, written with his daughter Rachel Cruze, is titled Smart Money Smart Kids. It will be released April 22nd. 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](http://daveramsey.com).*

## Kids Against Hunger



SUBMITTED PHOTO

Faith Alive Church of Yankton recently packed over 3800 meals for children in need of our care at Kids Against Hunger. If you would like to learn how you can make a difference in the lives of children, please visit [www.kahyankton.org](http://www.kahyankton.org).

### USD

## Sanford School of Medicine Honored By National Magazine

VERMILLION — The University of South Dakota Sanford School of Medicine is one of the nation's best when it comes to providing family medicine training, according to U.S. News and World Report, which listed the Sanford School of Medicine No. 16 in its rankings of 2014 Best Medical Schools: Family Medicine.

"We are very pleased that U.S. News recognizes the value and strength of our family medicine program," said Dr. Mary Nettleman, M.D., M.S., N.A.C.P., vice president for Health Affairs and dean of the Sanford School of Medicine. "It reinforces that our programs provide students with a

valuable medical education and opportunities for long-term success in health care. It also emphasizes our efforts to provide the best trained physicians for the state of South Dakota."

Each year, U.S. News and World Report rank professional-school programs in business, education, engineering, law and medicine. These rankings are based on

two types of data: expert opinion about program quality and statistical indicators that measure the quality of a school's faculty, research and students. The University of Washington topped the U.S. News list for family medicine training.

Criteria for the rankings include med school deans and faculty, who were polled by the publication in

selecting the top programs in the nation. The rankings are part of the U.S. News Media Group 2015 Best Graduate Schools rankings available online at [www.usnews.com/graduate-schools/](http://www.usnews.com/graduate-schools/). Highlights of the rankings will be published in the "Best Graduate Schools 2015" edition, on sale Tuesday, April 8.

## RTEC Adds OSHA 30 Compliance, Knitting Without Needles to Offerings

### Knitting Without Needles Class:

Learn how to make a trendy infinity scarf for yourself or for someone special in this "just for fun" class from 9 a.m. to 11 a.m. on Saturday, Apr. 5, 2014. You'll discover how to knit using your arms instead of needles. No previous knitting experience is required, making it ideal for anyone (age 13+) who would like to explore a new crafting technique. Cost is \$15.90 (includes tax). Note: Participants should bring a scissors and two skeins of yarn - either #5 chunky or #6 extra chunky - in their favorite color/colors. Call and sign up today!

### OSHA 10 General Industry Outreach Training:

Sign up yourself or your employees and supervisors for an introduction to OSHA policies, procedures and standards during this 10-hour training offered by Mitchell Technical Institute at RTEC. Training will be held from 8 a.m. - 5 p.m. on Apr. 9, 2014, and from 8 a.m. - Noon on Apr. 10, 2014. Cost is \$125 plus tax per person. Don't miss this local training opportunity!

### OSHA 30 General Industry Compliance:

This training is perfect for managers, supervisors, health & safety personnel and others who are responsible for OSHA compliance within their facility. This 30-hour OSHA training will be offered at RTEC by Mitchell Technical Institute on the following dates: Apr. 15: 9 a.m. to 5 p.m.; Apr. 16: 8 a.m. to 4 p.m.; Apr. 22: 9 a.m. to 4 p.m.; Apr. 29: 9 a.m. to 5 p.m.; and Apr. 30: 8 a.m. to 4 p.m. Cost is \$425 plus tax per person. Contact RTEC for complete details.

### Annual Career Expo for Students:

Schools are invited to bring middle school and high school students to this one-day event held from 8 a.m. - 3:30 p.m. on Wednesday, Apr. 23, 2014. They'll have an opportunity to explore careers, participate in hands-on activities and demonstrations and find answers to their questions about future opportunities.

It's not too late for businesses, organizations and post-secondary schools to host a free booth to showcase their services, career opportunities, educational programs or products to the 600 students expected to attend. Call RTEC today!

### AWS Certification/Upgrade Welding Classes:

Several spots remain in the AWS Certification/Upgrade Welding course set to begin on Apr. 29, 2014. It will be a 48-hour night class held from 4-8 p.m. on Tuesdays and Thursdays. Contact RTEC today to learn about possible funding assistance. Applications are being accepted for the next course, expected to begin in mid-June.

### Next Available Welding Basics Class:

The Welding Basics class scheduled to begin Apr. 28 is full. However, applications are being accepted for the next course. It is slated to begin in mid-June. Contact RTEC at (605) 668-5700 for more information on possible financial assistance. Classes have been filling up fast! Apply today!

**Please contact RTEC for more information today!**



1200 W. 21st St.  
Yankton, SD 57078  
(605) 668-5700  
[www.rtecedu.org](http://www.rtecedu.org)

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