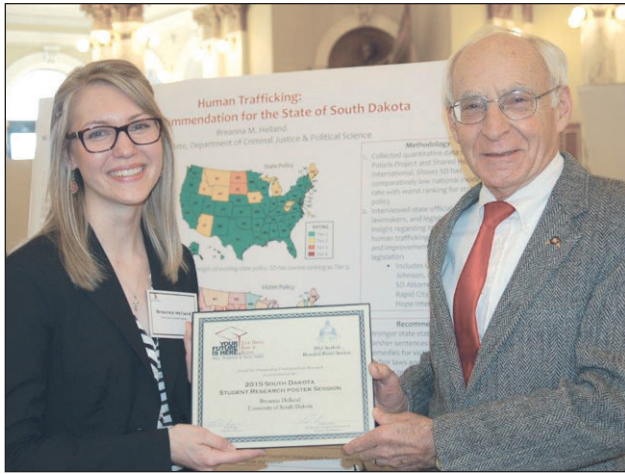


Research Poster



SUBMITTED PHOTO

Undergraduate students from South Dakota colleges and universities demonstrated the importance of research at the 2015 Student Research Poster Session in the Capitol Rotunda March 5. Representing the University of South Dakota at the session was Breanna Helland of Frederick, who shared her research findings with Rep. Ray Ring of Vermillion.

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.

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
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.
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., 413 W. 15th Street. Weigh in 45 minutes before meeting. 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

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., 413 W. 15th Street. Weigh in 45 minutes before meeting. 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

THIRD MONDAY

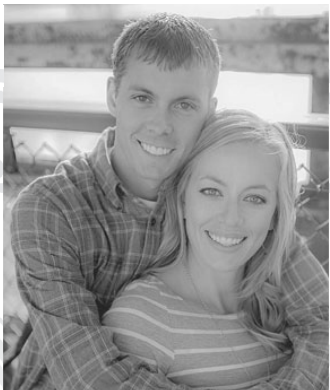
Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., Technical Education Center (RTEC), 1200 W. 21st St., Yankton.
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

Legion Post No. 12 Meeting Set March 16

The Auxiliary to Roy Anderson American Legion Post No. 12 will hold its meeting on Monday, March 16, at 7:30 p.m. at the VFW Post Home, 209 Cedar Street.

The Yankton County legislators will present a program on the 2015 legislative session.

Spouses of Auxiliary members and American Legion members are invited to attend. Birthday cake will be served in observance of the American Legion's birthday.



Stewart - Swanson

Ashley Stewart and Tanner Swanson would like to announce their engagement and upcoming marriage.

Parents of the couple are Larry and Karen Stewart, of Scotland, SD and Cal and Tracy Swanson, of Hamill, SD.

The bride-elect is a graduate of Scotland High School and South Dakota School of Mines & Technology. She is currently a design engineer with Kolberg-Pioneer, Inc. in Yankton, SD.

The groom-elect is a graduate of Winner High School and South Dakota School of Mines & Technology. He is currently a manufacturing engineer with Gehl in Yankton, SD.

The couple is planning a May 2, 2015 wedding in Scotland, SD.

Dave Says

What Does It Really Mean?

BY DAVE RAMSEY

Dear Dave,
I bought a piece of lake property not long ago, and the developer has first right of refusal if we decide to sell it. We originally looked at the property as an investment or building site, but I really don't understand what first right of refusal means.

— Craig

Dear Craig,
A lot depends on the wording, but typically it means that you can sell property to another buyer subject to the developer not wanting to buy it back at that price.

If you decided to sell within the timeframe specified in the first right of refusal contract you'd have to notify the developer you have a written offer on the property. Then, you have to give him a chance to buy the lot first at that price.

Or, you could just ask the developer — in writing — to waive his first right of refusal if this is something you want to do. They're in the business of selling lots, not buying them, so it may be an easy deal.

— Dave

DIFFERENT BROKERS, TOO?

Dear Dave,
Is it a good idea not only to diversify



Dave
RAMSEY

with your money, and finding someone who can explain it well and help you understand the details is a must.

Just make sure your broker is not directly connected to the mutual fund. You don't want someone with a vested interest. What you're looking for here is a person who can objectively connect you to a good mutual fund, with a solid track record of at least five to 10 years.

— Dave

INVESTMENT OR DEBT?

Dear Dave,
I'd like to send my kids to a private Christian school, and they would begin classes the same month we'll finally be out of debt. We would have to pay this out over the course of the school year, so would you consider this to be an

among various mutual funds, but also among different companies that sell mutual funds?

— Brian

Dear Brian,
There's no need to do that. Find one good broker you're comfortable with and who has the heart of a teacher. You want to know what's going on

investment or more debt?

— Ed

Dear Ed,
I don't borrow money whether it's an investment or not. But lots of private schools have tuition plans where you don't have to borrow money, and you just make two or three payments during the academic year.

I don't know if I would really call that a debt, because you can always take the child out of the school if you see you can't make the payment. Just make sure you carefully look over any contract involved and know what you're getting into before you sign up for the ride.

You don't want to obligate yourself to money you don't have, especially when you've worked so hard to get out of debt. Just save up, and have a place in your budget for tuition.

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books, including Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Dakota Hospital Foundation Grant Awarded To Vermillion City Sculpture Walk

VERMILLION — Larry Schou, Committee Chair for the Vermillion City Sculpture Walk receives a check from Dakota Hospital Foundation board member, Linda Kogel in the amount of \$5,000. The

Sculpture Walk Committee applied for grant funding from Dakota Hospital Foundation during their first open grant period in the fall of 2014. The grant requested funds to assist in reaching their goal of placing four sculptures in the downtown Vermillion area for public viewing and enjoyment.

"On behalf of the Vermillion City Sculpture committee I want to thank the Dakota Hospital Foundation for awarding us these funds. This money helps us achieve our goal to bring four new sculptures to downtown Vermillion starting fall 2015. Public artwork is important for our community and the collaboration with Sculpture-Walk Sioux Falls is rewarding for everyone," comments



SUBMITTED PHOTO

Larry Schou, Committee Chair.

Dakota Hospital Foundation held its first open grant

period from Oct 1 – 31, 2014. Five grants were awarded for a total of \$10,000. The next open grant period for DHF

will be April 1 – 30, 2015. Learn more at sanfordvermillion.org/foundation.

South Dakota Students Compete For State Title In Poetry Out Loud Citation Competition

PIERRE — Eight South Dakota high school students from across the state will share their talents and the works of great poets while competing for the state title at the Poetry Out Loud recitation contest Monday, March 16, in Sioux Falls.

Poetry Out Loud, a national arts education program, starts in the classroom and encourages the study of poetry by offering educational materials and a dynamic recitation competition to high schools across the country. South Dakota's program is administered by the South Dakota Arts Council with help from the Aberdeen Area Arts Council and South

Dakota Public Broadcasting.

The state finalists were selected from a preliminary, video round. The finalists selected include: Julia Rankin, Belle Fourche; Georgiana Esther Shmagin, Brookings; Karissa Blum, Flandreau; Tucker Hammer, Sioux Falls Lincoln; Alex Schumacher, Sioux Falls Washington; Dustin Lehrke, Sisseton; Kate Struckman-Johnson, Vermillion; and Ashley Brage, Watertown.

Three students will also share their original poetry as part of a separate competition held in conjunction with Poetry Out Loud. Jimi Dawn Swallow, Little Wound High School, Kyle; Anna Koeppe,

Rosholt; and Matthew Hopkins, Watertown, were awarded for their submitted pieces.

The contest will begin at 1 p.m., CDT, March 16, in the auditorium at Edison Middle School, 2101 S. West Ave., Sioux Falls. It is free to attend and open to the public. A live-stream of the event can be viewed at <http://www.sdpb.org/poetry-outloud/>.

Poetry Out Loud was created in partnership by the National Endowment for the Arts and the Poetry Foundation with the collaboration of state arts agencies. It is intended to foster the next generation of literary readers by

building on the resurgence of poetry as an oral art form. Through Poetry Out Loud, students master public speaking skills, build self-confidence and learn about their literary heritage.

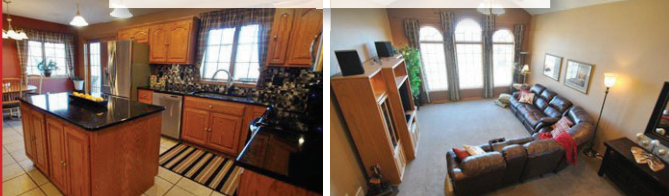
Thanks to everyone for visits, phone calls & cards while I was in the hospital and rehab. I'm recovering well at home.
Leona Bouska

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- 3 car attached garage, plus 1200 sq. ft heated detached garage with drains, and ½ bath
- Additional 1200 sq. ft cold storage building with concrete floors.

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