

C O M M U N I T Y

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
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 415), 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
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, 16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

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 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 a.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
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, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
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

Poker Run Pub Crawl For Cancer Set

A PanCan Terminator Poker Pub Crawl will be held Saturday, May 25, to raise funds for pancreatic cancer research.

The crawl will begin at 4 p.m. at Happy Hourz, located at 311 Douglas. It will then proceed to The Walnut, O'Malley's, Ben's and finish at Rounding Third.

Prizes will be announced at 7:30. Live music will be provided at Happy Hourz and Rounding Third.

Pork sandwiches and chips will be available at Rounding Third for a free-will donation.

Pre-registration at several different contribution levels is available by contacting Deb Weddingfeld at (605) 661-1199, Marcy Moser at (605) 661-7727 or First Dakota's north bank location in Yankton at (605) 665-4999.

All funds raised will be donated to the Lori Groetken Foundation for Pancreatic Cancer Research, NFP.

T-shirts can be pre-ordered by May 12, or purchased at the event; prices will vary. Supplies will be limited the day of the event, so participants are encouraged to pre-register.

Dave Says

Counting Your Essential Expenses

BY DAVE RAMSEY

Dear Dave,
I'm following your plan, and currently I have \$14,000 in my emergency fund. What are essentials for three to six months of expenses? —Brian

Dear Brian,
Basically, you should ask yourself this question: What would it take to operate my household for a month? There are several different things that could be classified as "essentials," but if you take those things and multiply the number by three, four, five or six, you'll see how much money you need to have a fully loaded emergency fund of three to six months of expenses. This is Baby Step 3 in my plan.

Some people get really technical about exactly how many months of expenses they need to save in this range. And that's okay. You can take a little time to evaluate things before moving on to Baby Step 4, which is investing 15 percent of your household income into Roth IRAs and other pre-tax retirement plans.

Believe me, it's a great feeling to have a big pile of cash sitting there just for a rainy



Dave
RAMSEY

Dear Dave,

If a wife takes out a credit card in her husband's name without his knowledge, and they get divorced, can the husband claim identity theft? —Nancy

Dear Nancy,
Absolutely! Unless they have power of attorney, anytime someone opens an account in a name other than their own, they have stolen an identity. Being married to someone doesn't give you the right to sign their name

day. You don't want to go nuts and make it so big that you sacrifice retirement or other important aspects of your life, but after a point you shouldn't be too concerned whether you have three months or six months of expenses-or somewhere in between-saved just for emergencies.

Having a nice emergency fund, along with no debt, creates a wonderful sense of financial peace! —Dave

to a document.

I knew a guy in the real estate business years ago who was doing a lot of property deals under his own name. Occasionally, the title company would require his wife's signature, and he would sign her name on the papers himself. Sometimes he signed her name after calling her up and explaining what was happening, and she was okay with the situation. Then, he signed some papers she didn't know about, and it came back to bite him. He was charged with criminal fraud!

You cannot legally sign your spouse's name without first having power of attorney privileges. If you do, it's called identity theft. It's a crime anytime you lie to get money.

—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 Entrepreneurship. 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.

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Tereshinski

From Page 1

become an instructor here, an assistant professor, and was approached by Dr. James Barry about being the acting dean for the college.

After becoming the acting dean, Tereshinski received the full position in 2010-11, and has been working in his current office for the past four years.

Specht said he enjoyed the time he spent working with Tereshinski.

"Bob (Tereshinski) was very successful and provided a lot of leadership for the players he coached over the years," he said. "I knew he had a special interest in baseball after playing at Yankton College and, when I approached him, he looked forward to the opportunity to work with college-aged students."

Since serving as the dean of Mount Marty, Tereshinski has focused on producing new programs, particularly in the nursing, anesthesia, education and business programs.

"After working here for more than 20 years, I knew those areas were key components of the educational process here at MMC," he said. "I knew that a lot of the labor markets in this area focus on those four areas."

Over the past several years, Tereshinski has helped develop the practical nursing program and added business specializations in finance, health administration and banking.

"In 26 years here, I don't think

there was a day that I didn't like coming to work at Mount Marty," he said. "I loved my baseball career because I had such great kids that played for me during those 11 years."

Tereshinski said that he's ready to not have a set schedule and to have new experiences outside of the confines of an everyday job.

He will also get to speak at the MMC commencement on Saturday, where he plans to speak to students about the experiences they'll encounter in life.

"Everything I get to do here each day is a new experience for me," Tereshinski said. "Every day is a learning experience because I've never really been a part of administrative work. In some cases, managing faculty is a lot like running a baseball club, except you have individuals a lot smarter than you are."

Not so coincidentally, Bob's wife Judy will be retiring this year as well after serving as a math and Spanish teacher at Yankton High School (YHS) for the past 43 years.

"I told my wife that I was going to retire and said to her that she shouldn't base her decision off what I was doing," he said. "I knew how much she loved teaching at YHS and loved the kids she taught, so she had to be able to make her own decision."

Many of the faculty members at Mount Marty have positive experiences working with Tereshinski during his years of service.

"Bob was an excellent coach and teacher and expected great things from himself and others," said Sister Candy Chrystal, asso-

ciate professor of teacher education at MMC. "Bob has been an excellent dean and has expected great things from himself and others. He's gotten things done when they hit his desk, and told his colleagues and faculty when they did something well, and when they fell short, but still cared about them, regardless."

Pam Schaefer, who has worked with Tereshinski for the past 26 years, said Tereshinski's personality stands out to her.

"Bob has always liked working with students in all capacities," she said. "Whether it's teaching, coaching or administrative duties, Bob has done it all. He has the respect of everyone on campus and his smile and greetings to us brighten our day. Dedication and hard work describes Bob's work ethic in the many roles he played during his years of service."

Joanne Marsh, who has served as Tereshinski's administrative assistant for the past four years, said he has always been a man of integrity and honesty.

"He's been respected by both the Mount Marty community and the Yankton community," she said. "He has always had the well-being of the college in the forefront of all of his decisions. I will miss his quick-witted humor,

but wish him well in his retirement years."

Sarah Carda, vice president of student affairs, said Tereshinski has been a pleasure to work with.

"Bob is one of those professionals that makes an impact beyond his own area," she said. "He was an outstanding and committed educator who was able to evolve into an administrator without ever losing focus of our ultimate mission of education students. What's more remarkable during all the positions he has held is that he always did it with confidence and a fantastic sense of humor."

Tereshinski said that he has also enjoyed his career as an educator because the faculty he has worked with have been creative and supportive.

"I will really miss the day-to-day challenges that you have. Not one day is the same — each day is different," he said. "The success stories take time to put together, as far as successful programs go. But we've had a lot of small successes that happen here every year, and there is getting to be more and more of them."

You can follow Andrew Atwal on Twitter at twitter.com/andrewatwal

25th Anniversary Celebration



Mr. & Mrs. David Hovden

Mr. and Mrs. David and Diane Hovden will celebrate their 25th wedding anniversary May 14, 2013.

David and Diane (Walloch) Hovden were united in marriage on May 14, 1988.

Greetings may be sent to 44828 307th Street, Mission Hill, SD 57046.

ITS NOT TOO LATE!
Sunday is Mothers Day

Bob forgot to order flowers from Pied Piper on Mother's Day last year....He won't make the same mistake twice!!!

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