

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  
**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

**THIRD THURSDAY**

**HSC Friendship Club**, 5 p.m., May: King Buffet Mongolian Grill (by Walmart), 3013 Broadway, Yankton, 605-665-5956.  
**Catholic Daughters (Court Willard 967)**, 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

**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

**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.

**THIRD MONDAY**

**Yankton Golf Advisory Board Meeting**, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205  
**Friends Of The Yankton Community Library**, 5:15 p.m., Yankton Library, 515 Walnut  
**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

**Highland Memorial Trap Shoot Is May 26**

The Isaak Walton Larry Highland Memorial Trap Shoot will be held on Sunday, May 26, at the Yankton Isaak Walton Trap Field, located six miles east of Yankton on the north side of Highway 50. The field will open for practice at 9 a.m. and competition starts at 10 a.m. This is a 250 target non-registered event. Free lunch will be served and prizes provided by the Highland Family. For more information, call Kevin Geraldson at (605) 660-1463 or Jim Barger at (605) 660-2443.

**SCHOLASTICS**

**BAILEY GULLIKSON**

**BROOKINGS** — Bailey Gullikson of Gayville was awarded the Jerome Norgren Water and Wildlife Conservation Scholarship for the 2013-2014 academic year at South Dakota State University. Gullikson is a senior majoring in wildlife and fisheries sciences at SDSU, where she is active in the Wildlife and Fisheries Conservation Club. She is the daughter of Dave and Sarah Gullikson and is a 2010 graduate of the Gayville-Volin High School. Jerome Norgren was born August 25, 1903, in Centerville.

The family settled in McCook County and later moved to a farm in Orland Township, Lake County, in 1942. He graduated from Centerville High School and later served in the Army during World War II. He farmed in Orland Township most of his life, up until he moved to Madison to live with his sister, Carolyn. He passed away Dec. 15, 1998. During his lifetime, he was an avid conservationist, gardener, and a keeper of honeybees. He was also a poet-philosopher who enjoyed writing on the quandaries of nature, life, death, and humanity itself.

**40th Anniversary Celebration**



Mr. & Mrs. Gene Nedved

Friends and family are welcome to join Gene and Norma in celebrating their 40th anniversary at Minerva's Restaurant Patio in Yankton on Saturday, May 18th, 2013 from 2:00pm to 5:00pm.

**Dave Says**

**Figuring Out Today's Necessities**

BY DAVE RAMSEY



Dave RAMSEY

**Dear Dave,**  
Can you please define "necessities" in today's world while trying to get out of debt and live on a budget? —**Matthew**  
**Dear Matthew,**  
Whether you're talking about the world today or 50 years ago, necessities haven't changed. Necessities are still food, shelter, clothing, transportation and utilities. We're talking about needs versus wants. The problem is that many people were never taught that there's a difference between the two—a big difference.  
Most people have enough food to eat and a decent place to live. Those are necessities. I'm not talking about eating out or having a big, fancy house. Those are wants. Most people also have enough clothes in the closet and a way to get around town. They may not have designer clothes or a fancy foreign sports car, but again, those are wants, not needs. Keeping the lights on and the house warm in winter and cool during the summer? Utilities are a need. But no one needs a \$300 super-deluxe cable television package.  
Now, there are some important wants. I want you to have life insurance to protect your family. I also want you to have a will and health insurance. I want you to have some other nice things, too, like a better car or a nicer house. There's nothing wrong, at some point, with having a few toys or eating at a good restaurant once in a while. But again,

these things are wants, not needs.  
Believe it or not, very few Americans struggle with basic necessities. Sure, there are hungry people and homeless people in America. Those of us who have been financially blessed should want to help the less fortunate in ways that allow them to get back on their feet and start providing for themselves again. But most folks in this country have nothing to whine about. There's nothing wrong with having a few wants, but you should define them correctly—and never, ever put them ahead of your needs! —**Dave**

**Dear Dave,**  
I'd like to start investing in mutual funds, but I have no idea how they work. Could you explain about them please? —**Jennifer**

**Dear Jennifer,**  
First of all, don't rely solely on my answer here. You should never invest in anything you don't fully understand. Before you do anything else, sit down with a good mutual fund broker, someone who has the heart of a teacher, who will help you find what's best for you and your specific situation and goals. Simply put, a mutual fund—if it's a stock

mutual fund—is a group of 90-200 stocks. If it's a growth stock mutual fund, then it's a group of 90-200 growth stocks. Analysts buy the stocks they think will increase in price and sell the stocks they feel will go down in price. When the analysts buy growth stocks, it turns it into a growth stock mutual fund. If they buy bonds instead, it becomes a bond mutual fund. Several people put money into these groups, and that's where you get the name "mutual fund." They're mutually funded.  
These types of investments are much safer than single stock investing because your money is spread across several different stocks. Plus, you've got people who know what they're doing picking the stocks. My advice would be to take a hard look at mutual funds that have been out there for 10 to 20 years and have a good track record for a long period of time. I have one that has been open since 1934, and that kind of longevity and stability gives me confidence that over time they'll be just fine! —**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.*

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**BBB Warns About A Company Called Omaha Travel**

OMAHA, Neb. — The Better Business Bureau serving Nebraska, South Dakota, The Kansas Plains and southwest Iowa has issued an alert warning consumers about Omaha Travel, an Internet travel promotion company claiming to be located in Omaha, Neb., and offering low price travel packages online.  
BBB investigators have determined that the addresses the firm claims to have in Omaha are phony. Consumer complaints received by BBB reveal that Omaha Travel's actual delivery of services is highly questionable and refunds requested by consumers have not been paid. The company has failed to respond to BBB's request to identify its location, and they have refused to explain why they are falsely claiming to be a BBB Accredited Business.  
The BBB reported customer complaints and its findings to the company at the email address the company uses in soliciting business by sending faxes to

employers presenting attractive travel offers and directing consumers to its web site at omahatravel.com. In response to the BBB, the company blamed consumers for failing to follow its procedures, offered no refunds, and refused to identify the operators of the business.  
The BBB urges consumers to avoid the risk of doing business online when a physical address cannot be verified — and to report complaints about Omaha Travel to the Better Business Bureau at bbb.org — where unresolved complaints will be reported to federal law enforcement authorities.  
"According to BBB's experience with travel offers, some bogus promoters have been known to take consumers' money, without providing the travel or trip that was promised. Others advertise rock-bottom prices, but hide certain fees until the deal is sealed. Some promise luxurious accommodations and services, but deliver far less

while some don't reveal that the deal includes an obligation to sit through a timeshare pitch at the destination. Finally, there are promoters who guarantee consumers that they can get a full refund if they decide to cancel the trip, but fail to make good on their promise," stated BBB President and CEO Jim Hegarty.  
If you are tempted to respond to a travel solicitation, the BBB recommends that you look for the following:  
• Heavily discounted offers — If the offer is significantly lower than the regular price of travel and sounds "too good to be true" it probably is. Be sure to shop around to evaluate prices from several companies.  
• Policy changes — A company that will not accept credit card payments is preventing your best avenue of recourse should the company not fulfill their obligations; forcing you to pay by cash, debit card, check or wire transfer instead virtually eliminates your chances of canceling the transaction or

obtaining a refund.  
• "One call, one chance" — On the initial phone call, some high-pressure sales companies will put a deadline on their offer to try and get you to commit on the spot, saying that the offer will expire if you do not buy right away.  
• Hidden costs — Does a "bargain" travel package include all costs associated with the trip, i.e., ground transportation, lodging, meals, port fees, taxes, peak season price increases, and gratuities?  
• False bookings. Before traveling, confirm all arrangements yourself with the airline, cruise line, and/or hotel. Even though you have paid for the trip in full, it's possible that your actual reservations don't exist.  
• Use the BBB — Check with the BBB first at bbb.org before signing a contract or making a payment. A company's Business Review will show their BBB grade, complaint history and contact information.

**SCHOLARSHIPS**


**SDTA MEMORIAL SCHOLARSHIP**

PIERRE — The South Dakota Telecommunications Association (SDTA) has announced that it will award three \$1,000 SDTA Memorial Scholarships for the 2013 fall semester.  
The SDTA Memorial Scholarships will be awarded to students who have completed at least two semesters of a multi-year program at any of South Dakota's accredited technical schools or two semesters at any other accredited post-secondary higher education institution in South Dakota. Applicants that attend a post-secondary higher

education institution must be majoring in a program with technical skills or a field of study that is particularly useful for work in the telecommunications industry. The applicant must be a member/customer or have parents that are member/customers of an SDTA member company.  
The scholarship program began with a single \$300 scholarship in 1987. Since the scholarship fund was established, the rural telecommunications industry has awarded nearly \$54,000 to help 78 South Dakota students achieve post-secondary educations.

The deadline to apply for the scholarship is May 31, 2013. Applications are available from any South Dakota post-secondary institution student financial aid office, the SDTA office (605-224-7629 or ginigrannes@sdtaonline.com) or any SDTA member company.  
SDTA member companies include Alliance Communications; Beresford Municipal Telephone; Cheyenne River Sioux Tribe Telephone Authority; Faith Municipal Telephone; Fort Randall Telephone; Golden West Telecommunications Cooperative; Interstate

Telecommunications Cooperative; James Valley Telecommunications; Kennebec Telephone Company; Long Lines; TrioTel Communications; Midstate Communications; RC Communications and Roberts County Telephone Cooperative; Santel Communications; Swiftel Communications; Valley Telecommunications; Venture Communications; West River Cooperative Telephone; West River Telecommunications Cooperative; and Western Telephone Company.

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