#### COM ΜU NITY CALENDA

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@vankton.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, Citv 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

#### 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., Tvndall

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.

#### FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694

Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

#### Thursday, 5.30.13 ON THE WEB: www.yankton.net NEWS DEPARTMENT: news@yankton.net

### **Dave Says Advice On Setting Family Boundaries**

#### **BY DAVE RAMSEY**

Dear Dave,

I live outside Houston with my wife and our 9-month-old daughter. I've received a job offer from a company on the other side of the city that would pay, with bonuses, \$25,000 a year more than I'm currently making. This would require moving to a new house and away from our extended family. My wife wants to move because my mom can be a little overbearing. I understand how she feels, but I'm not certain I want to move or take a new job. What's your advice?

#### Dear David,

I'm not so sure this is a job change question as much as it is about the state of your relationships. I know it's hard to keep the grandparents away when there's a baby in the house; that kind of goes with the territory. But I can also understand how lots of unexpected visits and unsolicited advice can wear on a person.

If it were me, I wouldn't change jobs just to run from something. My advice is to try setting boundaries in your relationships with your parents instead of installing geographical boundaries. You might want to pick up a copy of Dr. Henry Cloud's great book

Plan for the unexpected when you're healthy.



RAMSEY

—David

#### Dear Dave,

My husband and I are debt-free except for our mortgage, and we make \$65,000 a year. At this point, we have only \$17,000 left to pay on the house. We haven't fully gotten into all the retirement planning you say should come before paying off your home. But with so little left on the house, should we attack this last bit of debt and pay it off as soon as possible? We can have it done in five or six months. -Nancy

Boundaries. Remember, your mom may not realize she's intruding on your lives. This book is full of insight, and it will give you both some good advice on how to manage relationships in a healthy, loving way.

Like I said, I really don't feel this is a jobmove issue. I think you guys just need to establish some fair and reasonable emotional distance between yourselves and your family. -Dave

#### Dear Nancy,

I don't see anything wrong with going ahead and knocking out the house, especially if you're that close to making it happen. Normally, the people I talk to still have \$100,000 to \$200,000 left on their mortgages. This is a little bit different story.

Usually, I'm pretty hardcore about sticking with the proper order while doing the Baby Steps. Even in my book The Total Money Makeover, I didn't leave room for people to go ahead and pay off a tiny, little mortgage ahead of investing for retirement. But in this situation. I think that's exactly what I'd do.

Think about it, Nancy. You could be completely debt-free by year's end, and you're still underway with retirement planning. What a great Christmas gift for you and your husband to give each other!

**—Dave** 

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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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## **Psychological Training Helps Disaster Recovery**

VERMILLION — People caught up in disasters, like the tornadoes that devastated Moore, Okla., and Granbury, Texas, this past month, require more than life-saving first aid - they need psychological first aid. First responders do heroic work saving lives but what about the stress on them and the people they save? That's why the Disaster Mental Health Institute (DMHI) at the University of South Dakota is developing and assessing various psychological first aid training for the general public, veterans and first responders.

Since 1993, the DMHI has trained experts and first responders in preparation for and following the aftermath of some of the world's biggest disasters. DMHI faculty have been engaged both nationally and internationally in disaster preparedness and response, and crisis intervention, and the DMHI is implementing its experience in disaster response training to help the general public

"The National Biodefense Science Board's recommendations were to train the general public and, in turn, have more specialized training for first responders, disaster relief workers and civic officials."

**Beacom School Students Exceed Their Counterparts** 

#### **GERARD JACOBS**

workers and civic officials." Chartered by Congress to develop preparedness and response plans for bioterrorist attacks and public health emergencies, the NBSB advocated that PFA training be made available to the public to prepare for and accelerate the recovery process from disasters.

"Community-based PFA teaches people how to respond and, more importantly, to be able to take care of family, friends and colleagues more effectively during times of crisis," said Jacobs, who was one of the Institute of Medicine committee that authored

averaged 74 percent and in Fi-

nancial Statement Analysis 64

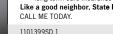
"Preparing for the Psychological Consequences of Terrorism: A Public Health Strategy." "With that in mind, we are currently conducting research on the effectiveness of our PFA programs for EMS personnel and for veterans, and we are evaluating the effectiveness of the American Red Cross PFA course for the general public."

Jacobs added that Randal Quevillon, Ph.D., USD psychology professor, is supervising research on the effectiveness of PFA for Native Americans and that a moredetailed PFA course is currently part of the psychology curriculum at USD, and a required course for USD students minoring in Disaster Response (non-psychology majors) and for psychology majors completing the Specialization in Disaster Response. Additionally, DMHI continues to offer the Graduate Certificate in Disaster Mental Health and the Doctoral Specialty Track in Clinical/Disaster Psychology.

cope with disasters and traumatic events as well as the day-to-day stress of life, using communitybased Psychological First Aid (PFA). "This is the form of psychological support endorsed by the Na-

tional Biodefense Science Board (NBSB)," explained Gerard Ja-cobs, Ph.D., USD psychology professor and director of the Disaster Mental Health Institute. "The National Biodefense Science Board's recommendations were to train the general public and, in turn, have more specialized training for first responders, disaster relief

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#### **MNRR Programs Slated For This Weekend**

Missouri National Recreational River, Southeast South Dakota's and Northeast Nebraska's hometown National Park, will present the following ranger programs this weekend:

Saturday June 1

— Lewis & Clark Visitor Center at Gavins Point Dam, 11 a.m.-1 p.m.: "Did We Forget Anything?" — The Lewis & Clark Expedition left very little behind as they hauled tons of supplies up the Missouri River in 1804. See replicas of some of these items as a ranger explains their uses and reveals their importance to the success of the expedition.

• Sunday, June 2

- Lewis & Clark Visitor Center at Gavins Point Dam, 11 a.m.-1 p.m.: "Luggage of the Plains" - For Junior Rangers of all ages. Plains Indians used hide parfleches much as we use trunks, dressers, and storage boxes today. Discover the art of making

these containers as you assemble your own to take home. — Training Dike boat ramp - 1 p.m.: "Float with the Rangers" — Join National Park Rangers for a leisurely paddle from "The Bubble" to Yankton's Riverside Park and discover the natural and cultural history of America's longest river. Participants should have river canoeing experience and must provide their own canoe or kayak, equipment, and return transportation. The National Park Service requires all boating program participants to wear life jackets.

#### **New Summer Hours For** Tot Time At SAC

The Tot Time Child Center at the Summit Activities Center has new summer hours. Starting on Monday, June 3, the Tot Time Child Center will be available to all members and guests Monday through Thursday from 9-11 a.m. The Summit Activities Center Tot Time Child Center offers our members and guests an opportunity to utilize the facility while their children have a safe and enjoyable place to play. Our Tot Time attendants will strive to provide a positive, fun environment for your children while you can enjoy all of the amenities the SAC has to offer.

Children ages 2-7 years are eligible to use the Tot Time Center and must be potty trained. Cost for this one of a kind program is \$2 per child. The Tot Time Child Center will operate on a first come, first serve basis with a maximum capacity of eight children at one time.

For additional information, call (605) 668-5234 or stop by the Summit Activities Center at 1801 Summit Street, Yankton.

VERMILLION — The average score of seven Beacom School of Business students at the University of South Dakota, who took the Bloomberg Assessment Test, exceeded the global average by dozens of percentage points according to recently released results.

The Bloomberg Assessment Test (BAT) is a global online exam developed by the Bloomberg Institute in partnership with premier financial institutions and university faculty around the world. By taking the BAT, it enables the students to showcase their skills to more than 20,000 potential employers who are conducting daily searches to identify and fill internships and entry-level positions.

Beacom School of Business students have been taking the Bloomberg Assessment Test since 2010. The BAT measures a student's analytical, problem solving and math skills along with a student's aptitude and

skills to be successful in business. Over the past three years, Beacom School of Business students who took the BAT consistently bettered the global or regional average by fairly significant amounts, says Yewmun Yip, Ph.D., associate professor of finance.

"USD students' performance in 2013 is at least 20 percentage points better than the global average in all eight categories, except Math Skills," Yip adds. "Even in the case of Math Skills. USD students outscored the global average by 12 percentage points.'

In the Economics category, seven USD students averaged 75 percent compared to the global average of 45 percent. In Charts and Graphs, USD students

percent. USD students bettered the national average by nearly 30 percent in all three of those BAT categories. Other categories tested included Global Markets, Investment Banking, Analytical Reasoning and News Analysis. Overall, USD students averaged a 67 percent score compared to the global average of 43 percent. This year, more than 30,650

students took the BAT prior to

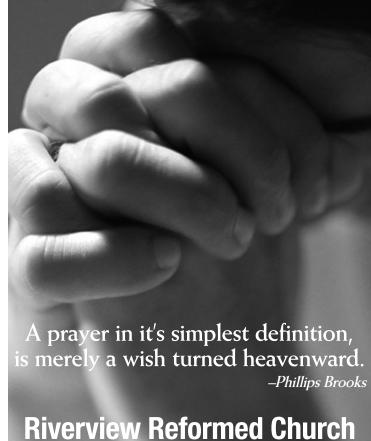
lion, Christopher Hubbs of Yankton, David Vander Grift of Sioux Falls, Erik Muckey of Corsica, Jill Guericke of White Lake, Kyle Kunde of Milbank, Leighann Van Wormer of Western Springs, Ill., Matt Westra of Rock Valley, Iowa, and Renee Grabow of Watertown Only seven, though, requested that their results be included in the database available to potential employers.

graduation, including nine USD

students: Aaron Steele of Vermil-

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