

COMMUNITY

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 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

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

Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 1/2

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

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

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

Bridge, 1 p.m., The Center, 605-665-4685 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

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,

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restau-

rant. Open session; call 605-665-8448. Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour

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

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

Tyndall Alcoholics Anonymous, 8 p.m., non-smoking, 1609 Lau-

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

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 inochle, 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 Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive. (2014: Meetings in April, August and November.)

AAA Offers 'Tipsy Tow' During Holiday

SIOUX FALLS — AAA's Tipsy Tow service is being offered by the auto club to those who feel unsafe behind the wheel after drinking over the long Memorial Day weekend. The driver receives a free ride home and so does the car.

"Let's face it, holidays are a time to celebrate and social drinking is often a big part of that," said Marilyn Buskohl, spokeswoman for AAA South Dakota. "But the sad truth is that alcohol continues to play a role in far too many crashes on South Dakota's roadways. Tipsy Tow is an easy

alternative. It's free, confidential and open to AAA members and non-members

The service is available over the weekend from 6 p.m. Friday, May 23, until 4 a.m. Tuesday, May 27, in Sioux Falls, Rapid City, Mitchell and Yankton.

To access Tipsy Tow, call 1-800-222-4357 (AAA-HELP) and ask for a Tipsy Tow. The service is offered free, no questions asked. AAA will give you, up to one more person, and your car a ride home, within a 15-mile radius from the point of pick-up, anytime during the 82-hour

Thank You

We would like to say thank you to our family and friends for the calls, cards & gifts for our 50th wedding anniversary. You made it a memorable day.

Parrell & Helen McDonald

Dave Says

Paying The Right Amount For A House

BY DAVE RAMSEY

Dear Dave.

I know you recommend that no more than 25 percent of your take-home pay should go toward rent or a mortgage payment. Should taxes and insurance be figured into this amount?

— Kayla Dear Kayla,

Yes, they should. Mortgage companies will qualify you for twice as much house as you can realistically afford. They'll try to put you on a 30-year, adjustable-rate mortgage and leave you in debt up to your eyeballs for half of your life. Payments like that can easily equal 36 percent or more of your take-home pay. That's just nuts!

I see so many people who can't take a decent vacation or save anything for retirement or their kids' college fund because their mortgage payment is through the roof. That's called being "house poor." And I've even seen it push people into debt just to buy groceries.

It's fine if you want to follow my guidelines. But what I'm really trying to do is get you to think. Engage in some critical thinking when it comes to your finances. There's so much more to life than that building we call a house. I want you to think about your future and your family's future and make smart



RAMSEY

Dear Dave, Can you have more than one life

money decisions

that will change

years to come!

your family tree for

MORE THAN ONE

LIFE INSURANCE

POLICY?

— Dave

insurance policy, and is there ever a reason to do this? — Chad

Dear Chad,

Sure, you can. And there are several different reasons you might choose to

One, like in my case, I have lots of insurance regarding our business, our estate plan and those kinds of things. In some cases, I've reached the limit on the amount of a policy a company will write on me. Most life insurance companies will only write so much in coverage for one person. So when this has happened, I'd go to another carrier for additional coverage.

Another reason people do this is to feel more secure from a company standpoint. If one insurance company goes out of business, they'll still have another policy, or policies, in place.

Usually, that's not much of an issue. Most insurance companies are financially stable or have insurance to back them up with the state.

The only real problem with having more than one life insurance policy is that it complicates your life a little bit. You'd have two or three premium checks or withdrawals to worry about each month and possibly even additional policy fees. So generally speaking, it's cheaper to have just one policy. And I'd recommend having 10 to 12 times your annual income wrapped up in a good, level term policy.

But no, there aren't any rules against having more than one life insurance

— Dave

* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. His newest best-seller, Smart Money Smart Kids, was written with his daughter Rachel Cruze, and recently debuted at #1. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

USD

Two New Native Studies Faculty Announced

VERMILLION — The University of South Dakota College of Arts & Sciences announced recently that Elise Boxer, Ph.D., and David C. Posthumus, Ph.D., will teach Native Studies at USD beginning this fall. Boxer, assistant professor in history. is an enrolled member of the Fort Peck Assiniboine and Sioux Tribes; while Posthumus, an assistant professor of anthropology, comes to USD from the American Indian Studies Research Institute at Indiana University.

'We are pleased to have hired two new faculty to bring energy and



Posthumus

commitment to our Native Studies major and minor," said Matthew Moen, dean of the College of Arts and Sciences. "We are delighted to have hired these two tenuretrack assistant professors following a vigorous national search process.'

Boxer, who most recently served as visiting assistant professor in the Ethnic Studies Program at the University of Utah, earned a Ph.D. in history from Arizona State University, her M.A. in history from Utah State University, and a B.A. in history and a B.A. in social studies from Washington State University. She was also a visiting assistant professor of American Indian Studies at Eastern Washington University from 2010-12. Posthumus, a member of the Department of Anthropology at Indiana University, earned his Ph.D.

and M.A. in anthropology

from Indiana, and a B.A. in interdisciplinary studies from Michigan State University. His teaching experience includes Introduction to Native American and Indigenous Studies (associate instructor), Indians of North America (assistant instructor) and Revitalizations Movements in Native North America (associate instructor).

Both Boxer and Posthumus join Armik Mirzayan, Ph.D., assistant professor of languages, linguistics and philosophy, who teaches Lakota and American Indian languages at USD.

USD Fulbright Recipient Set To Study In Mexico

sorority; is a member of

the Order of Omega, a

honor society for mem-

bers of Greek organiza-

tions; spent a semester

Granada, Spain; spent

ternative Week of Off-

three weeks with the Al-

studying abroad in

VERMILLION — University of South Dakota student Anna Hyronimus has been awarded a Fulbright grant for 2014. Hyronimus, a USD senior from Brandon will use her Fulbright grant to study in Mexico. She is one of 13 students to receive a Binational Business Internship, which is a 10-month program.

'This will allow me to work as an intern with a multinational corporation fulltime while taking M.B.A. graduate courses Technology (ITAM) or the Monterrey Institute of Technology and Higher Education (ITESM), all fully funded by the Fulbright Program (Department of State),' noted Hyronimus, a 2010 graduate of Brandon Valley High School.

Hyronimus spent last summer in the Pathways Internship Program where she was an intern with the USDA Economic Research Service (ERS) in Washington, D.C. At that time, she was assigned to assist the Mexico Analyst for the Market, Trade and Economics Division with the ERS. As a USD student, Hyronimus has served as CEO of Kappa Alpha Theta



Campus Learning program during a winter Scholar; a Presidential-Alumni Scholar; and participated in track and field (2010-

12) while also serving on the USD Athletic Board of Control (2013). 'After this experience, I hope to have my M.B.A., be fluent in Spanish, and have a greater understanding of the relations between the United States and Mexico,' she added. "I am hoping this experience will further shape what I aspire to do in the future, but right now I would like to

and food systems. The Fulbright U.S. Student Program

work within the international realm or an

organization focusing on food insecurity

provides grants for individually designed study/research projects or for English Teaching Assistant Programs. During their grants, Fulbright students meet, work, live with and learn from the people of the host country, sharing daily experiences.

The program facilitates cultural exchange through direct interaction on an individual basis in the classroom, field. home, and in routine tasks, allowing the viewpoints and beliefs, the way they do things, and the way they think. Through engagement in the community, the individual will interact with their hosts on a one-to-one basis in an atmosphere of openness, academic integrity, and intellectual freedom, thereby promoting mutual understanding.

Hyronimus will participate in the program September 2014 through May 2015. The program starts with an orientation in Mexico City at the end of August organized by the Fulbright Commission.

SCHOLASTICS

SADIE STEVENS

Sadie Ellen Stevens graduated magnum cum laude on Saturday, May 10, 2014, from American University, Washington, D.C. She majored in International Relations with an emphasis on the Middle East and the Arabic language. She received a critical lan-

guage scholarship from the US State Department and studied Arabic in Tunisia. During college she was an intern for Rep. Kristi Noem

for two years.
This summer she is working as an intern for Gov. Dennis Daugaard.

(605) 260-9284

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SOUTH DAKOTA SCHOOL OF MINES & TECHNOLOGY

RAPID CITY - Nearly 300 students received their Associate of Arts, Bachelor of Science, Master of Science or Doctor of Philosophy degrees at the South Dakota School of Mines & Technology's 169th commence-ment ceremony. Glenn Kellow, presi-dent and chief operating officer of Peabody Energy, delivered the com-mencement address and was awarded an honorary doctorate. Civil engineering major Spencer Ferguson, of Sioux Falls, delivered the sen-

ior class message.

Monte Dirks, M.D., a 1974 School of Mines graduate in metallurgical engineering, received the Guy E. March

Education and Counseling

*

Medal award for his positive interaction with students, the institution and alumni. Also recognized were graduates from the class of 1964, celebrating their 50-year anniversary.

The following area students graduated: • Jerald Farke, B.S. in mechanical engineering, Armour;

· Benjamin Hanson, B.S. in mechanical engineering, Yankton;

· Wyatt Hunter-Johnson, B.S. in chemical engineering; Vermillion;
• Rebecca Pinkelman, Ph.D. in chemical and biological engineering, Hartington, Neb.;
• Bryce Soulek, B.S. in chemical

engineering, Lake Andes: · Chad Westendorf, M.S. in materials engineering and science,



Van Egdom-Brandt

Megan Elizabeth Van Egdom of Brandon, SD, and Gavin Scott Brandt of Yankton, SD, are happy

to announce their engagement. Parents of the couple are Rob and Michelle Van Egdom of Brandon, SD, and Merle and Gena Brandt of Yankton, SD. The bride-elect graduated from

USD in Vermillion, SD, with a

degree in Lab Sciences. The groom-elect graduated from USD with a degree in Elementary Education. The couple plans to work in Twin Falls, ID. The couple is planning a June 21, 2014 wedding in Brandon,



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