

## 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](mailto: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  
**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. (weigh-ins 30 minutes prior), 413 W. 15th Street. 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 605-665-3738  
**Yankton Area Banquet**, 6-7 p.m., United Church of Christ, Fifth and Walnut  
**English as a Second Language classes**, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

### 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)

### 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. (weigh-ins 30 minutes prior), 413 W. 15th Street. 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**, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.  
**English as a Second Language classes**, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), 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  
**Meditation Sessions**, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.  
**Sweet Adelines**, First United Methodist Church, 207 W. 11th, Yankton. Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

### FIRST MONDAY

**Yankton Lions Club**, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694  
**Servant Hearts Clinic**, a free, Christ-centered medical clinic, 5:30-8 p.m., 232 Capital St., Yankton.

## MMC Nurse Anesthesia Director Selected As National Fellow

Dr. Mary Anne Krogh, Program Director of the Mount Marty College Nurse Anesthesia Program in Sioux Falls, has recently been selected to be inducted as an American Academy of Nursing Fellow. The induction ceremony will take place during the Academy's annual policy conference on October 17 in Washington, D.C.

The Academy fellows, with the addition of this newest class of 168 inductees, represent all 50 states, the District of Columbia, and 24 countries. The Academy consists of 2,300 nurse leaders in education, management, practice, policy and research. After October's conference, there will be 10 Academy fellows from South Dakota, including two faculty members from MMC, Dr. Krogh and Dr. Alfred Lupien.

"We are very proud of Dr. Krogh's achievements and all she has done for the MMC Nurse Anesthesia Program," says Celia Miner, MMC Dean of Academic Affairs. "Our Nurse Anesthesia Program is one of the top programs in the country, and that reputation stems from great outcomes and great faculty like Dr. Krogh."

According to the American Academy of Nursing, "Fellow selection criteria include evidence of significant contributions to nursing and health care, and sponsorship by two current Academy fellows. Applicants are reviewed by a panel

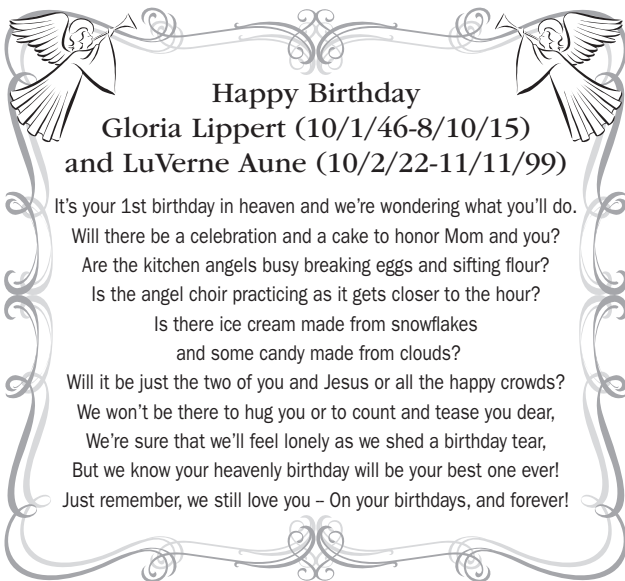


Krogh

comprised of elected and appointed fellows, and selection is based, in part, on the extent the nominee's nursing career has influenced health policies and the health and wellbeing of all."

Dr. Krogh has been active with the certification and recertification of nurse anesthetists through her work with the National Board of Certification and Recertification of Nurse Anesthetists (NBCRNA) since 2003. Through this association, she has chaired two Task Forces charged with the development of innovative items for the National Certification Examination and development of a Non-Surgical Pain Specialty Certification program, served as an item writer and chair of committees, and held various leadership roles on the NBCRNA Board of Directors, including President from 2010-2012. Currently, Dr. Krogh is serving as Chair of the Non-Surgical Pain Management Committee and is active in helping to formulate a professional practice analysis for a new recertification program for nurse anesthetists.

For more information on Mount Marty College's graduate program in nurse anesthesia, visit [www.mtmc.edu/msna](http://www.mtmc.edu/msna).



### Dave Says

## Does The Right To Collect Still Exist?

BY DAVE RAMSEY

**Dear Dave,**  
If a credit card company has charged off a debt, can they still sell that debt to someone else who can come after it? I'm currently receiving calls about a debt that's more than 20 years old. Do you have any suggestions?  
—Lisa

**Dear Lisa,**  
Charging off a debt doesn't mean that the right to collect has been given up or revoked. All it means is that the debt is no longer on their books as an asset. They don't think they're going to collect, but it doesn't mean that the legal right to collect has ended.

The real problem here is whether or not the debt is outside the statute of limitations. I'm guessing that after 20-something years it has passed, but check with a lawyer in your state to make sure. Another issue is when someone buys and tries to collect on a 20-year old credit card debt, they paid about five cents on the dollar for it. These debt collectors are the worst type of bottom feeders.

If they call, just hang up on them unless they're willing to be respectful and



Dave  
**RAMSEY**

you would recommend buying a home warranty to cover appliance repair. I've read your books, and I think you'd say no. He thinks you believe it's a good idea. Can you settle this for us?  
—Crystal

**Dear Crystal,**  
No, I wouldn't recommend it. I don't buy warranties of any kind, and here's why. Warranties are usually based on somewhere between 12 and 18 percent of the cost of the warranty actually going to

reasonable. You can probably settle this for 10 or 15 cents on the dollar, and get them out of your life for good.

—Dave

**PUT WARRANTY  
MONEY IN YOUR  
POCKET**

**Dear Dave,**  
My husband and I have a disagreement on whether or not

the probability of the repair. The rest is eaten up in profit, overhead and marketing costs. In other words, for 18 percent of what you pay — give or take — you could put that money aside, and on average you could cover the repair.

I don't buy extended warranties, either. Whether you're talking about something on a home, car or other item, these are the types of things you should be able to self-insure against with your emergency fund of three to six months of expenses. Besides that, if you can't afford to fix something you bought if something goes wrong, then you couldn't afford to buy that item in the first place!

So, put the profit, overhead, marketing costs and all that in your pocket. Make that extra money you made!  
—Dave

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at [daveramsey.com](http://daveramsey.com).*

## New Employer Resource For Offering Workplace Accommodations

PIERRE — In a joint partnership, the Department of Labor and Regulation (DLR) created a video to make employers aware of workplace accommodations for all employees and applicants, including those with disabilities.

DLR collaborated with the Career Learning Center of the

Black Hills, Technology & Innovation in Education and the Workforce Diversity Network of the Black Hills to demonstrate the state's commitment to quality employment for all.

"Looking for a job can be difficult. Having a disability can be a challenge. But it should not be a challenge to find employment," said

state Labor and Regulation Secretary Marcia Hultman. "It is important for all individuals to use their talents."

Accommodations can be as simple as a footrest, screen reader or adjusted work schedule. If an accommodation can make a talented employee or applicant successful, it proves to be a valuable

investment for businesses.

October is National Disability Employment Awareness Month (NDEAM). With the unemployment rate at 3.8 percent in South Dakota, it is vital for businesses to consider all job seekers for openings. Offering accommodations in the workplace is important to all employers and job seekers.

with Event Speaker  
**Julie Clark**

**FREE Wine Tasting**  
by Hy-Vee Wine & Spirits

**Saturday, October 17th, 2015**  
**NFAA Easton Archery Complex**

Doors Open at 11:00am  
Lunch Served 12:30pm-1:45pm  
Door Prizes and  
Inspirational Speaker 2pm  
Booths Open at 11am

*While the guys are hunting we invite the ladies to come out and celebrate!*

presented by...

**Advance Tickets Only \$20**  
Tickets available at Yankton Hy-Vee and the Press & Dakotan