

## C O M M U N I T Y

## CALENDAR

## THURSDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Ladies Pool**, 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., September: Pizza Ranch 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.  
**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

## FOURTH FRIDAY

**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

## The Center Hosts Bingo Tuesdays And Fridays

The Center, 900 Whiting Drive in Yankton, reminds the public that it hosts bingo at 7 p.m. every Tuesday and Friday night. Play is open to everyone.

For more information, call 605-665-4685 or director@thecenter-yankton.org.

## Reminder: Cut Or Treat Your Noxious Weeds

Noxious weeds are still thriving in this hot, dry weather. They are cropping up in lawns and along street curbs. Weeds aren't only unsightly; they are a violation of city ordinance.

Take a few minutes today when you get home to survey your own lawn. Cut or chemically treat and then cut down any of those pesky noxious weeds you find.

For more information, visit cityofyankton.org or call 605-668-5251.

## Career Fair Planned For Yankton

The Yankton Career Fair will be held at the Technical Education Center, 1200 W. 21st St., on Wednesday, Oct. 3. The fair runs from 3-7 p.m.

This is an opportunity for individuals to visit employers about local and regional job opportunities. Veterans and their spouses will be given priority of service.

This fair is sponsored by the South Dakota Department of Labor and Regulations, the Regional Technical Education Center (RTEC), the U.S. Chamber of Commerce, the VFW and VFW Post 791 Ladies Auxiliary, the American Legion, Disabled American Veterans and the Yankton Office of Economic Development.

For more information, call 605-668-2900 or visit www.sdjobs.org.

## Hazardous Waste Collection In Vermillion

A Household Hazardous Waste Collection will be held at 2-6 p.m. Friday, Oct. 12, in Vermillion and 9 a.m.-1 p.m. Saturday, Oct. 13, in Yankton.

This collection provides opportunities for residents to safely dispose of products containing harmful chemicals. Unless used and disposed of according to directions, these household chemicals present a threat to the environment. Special handling is required to dispose of them properly. Materials collected are recycled, or disposed in hazardous waste landfills or incinerators. A licensed private company under contract to the Missouri Valley Recycling Center provides these services.

There is a \$10 fee per vehicle to help defray the collection cost.

## The Center To Host Casino Trip

The Center will host a Grand Falls Casino trip Oct. 1. Departure time from The Center in Yankton will be at 8 a.m., and the entourage will return by 4 p.m.

Participants must be 18 or older.

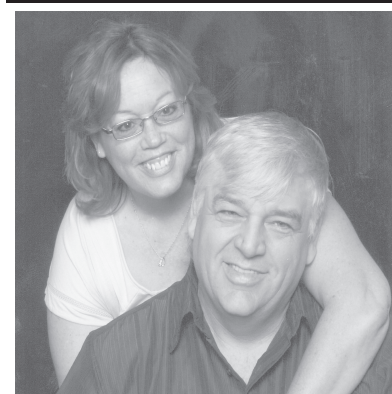
Call The Center at (605) 665-4685 to inquire about the price and sign up.

## Parks Advisory Board

## Meeting Planned

The City of Yankton Parks Advisory Board will meet at 5:30 p.m. Monday, Oct. 1, at the Technical Education Center, 1200 West 21st St. This meeting is open to the public.

## 35th Anniversary Celebration



Ben and Debra (Clyatt) Marlow of Yankton will celebrate their 35th wedding anniversary on September 27, 2012. The couple were married on September 27, 1977 in Redfield, SD.

The couple has 2 children. Dana Marlow, South Carolina and Ariel and Dana Pederson, Yankton, South Dakota. They have 5 grandchildren.

The family request a card shower. Cards may be sent to 110 Gregg Rd, Yankton, SD 57078.

## 63rd Anniversary Celebration

Mr. and Mrs. John Hiltner of Yankton, SD will celebrate their 63rd wedding anniversary on 9-27-12. Evangeline (Dennick) and John were married on 9-27-49 in Langdon, ND. They have 11 children, 21 grandchildren and 8 great-grandchildren. Love from your Children

BY DAVE RAMSEY

Dear Dave,

I'm an accountant, and my company is experiencing layoffs. I just learned that I'll be losing my job in four weeks. I'll receive a severance check, but I have no other savings set aside. Should I use some of the severance to pay off debt, or hold on to that money as long as I can? —**Frank**

Dear Frank,

I'd hang on to that money and pile up as much other cash as I possibly could. Right now, the most important worries are food, lights, water and shelter. Debt is not on the list. We need to take care of your basic survival needs first and make that money stretch as far as it will go.

There are two bright spots in this scenario. One, you know the wolf is going to be sniffing around the door, and that gives you time to prepare. The second thing is you're an accountant, and that's a very marketable skill. Lots of companies are going to be looking for your kind of expertise as we slowly turn the corner and come out of this recession.

Here's another thing. The better financial cushion you have during this time, the better you'll do when interviewing for other jobs. Things will be tight, but if you've saved and budgeted your money well, you won't come off as needy or desperate. You can be confident in your abilities to add value to a different company, instead of being all freaked out and begging for a job.

Then, once you're settled into someplace new, you can start writing checks out of the remainder of the severance money and your first couple of paychecks to catch up on things!



Dave  
**RAMSEY**

—Dave

Dear Dave,

Several months ago, I was diagnosed with stage 4 cancer. I have about \$30,000 in credit card debt and would like to continue getting my finances in order. My husband has been unemployed

will make you each stronger and bond you together in incredible ways.

If I'm in your shoes, the last thing I'm going to worry about is credit card debt. Your concern right now should be your quality of life and taking advantage of all the medical options that are available to you. That's the primary goal. You and your husband need to use your financial resources to prioritize, but at the moment you come first. For someone in your situation, that's

not being selfish.

The hard truth is this. We're all going to die some day. Anything you own, like the 401(k), has to stand good for what you owe when you pass away. In other words, the credit card debt would have to be paid before your husband or others received anything from your estate.

I appreciate your diligence and honor in wanting to make sure your debts are handled. But in this situation, so what if a credit card company has to wait a while to get paid? It will happen when it happens. Right now, you are the number-one priority.

—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 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

## Rutledge To Present At USD's Gunderson Lecture

VERMILLION — Thomas E. Rutledge, a nationally-recognized attorney with Stoll Keenon Ogden P.L.L.C. of Louisville, Ky., will present the Clark Y. Gunderson Lecture at the University of South Dakota School of Law at 4 p.m. on Monday, Oct. 1, in the School of Law courtroom.

Rutledge will present "Transaction Cost Engineer as a Higher Calling: A 'Corporate' Attorney's Effort to Meld History and Law." A member of the Business Entities and Transactions Practice Group, Rutledge has been recognized as among the best lawyers in America by peers, and a principal drafter of uniform partnership acts and limited liability

law. His law practice focuses on business organization law and disputes among business organization owners. Rutledge received a B.A. degree at Saint Louis University, was a University of Notre Dame Graduate Fellow in medieval history, and received his J.D. degree at the University of Kentucky College of Law. He was appointed by the American Bar Association Section of Business Law as an advisor to the National Conference of Commissioners of Uniform State Laws for the Uniform Inter-En-



Rutledge

tity Transactions Act, the Revised Uniform Limited Liability Company Act, the Model Entity Transactions Act, the Uniform Statutory Trust Act, and the Omnibus Business Code. His written works are also widely published.

Held annually as a lecture or symposium with the support from the University of South Dakota Foundation, the Gunderson Lecture is the Law School's preeminent lecture honoring Clark Y. Gunderson, a USD School of Law faculty member from 1934 to 1963. Gunderson devoted his life to public service and legal education. The lecture is provided through the Foundation trust fund established by the Gunderson family.

## University Of Montana President To Present At USD

VERMILLION — Royce C. Engstrom, Ph.D., president of the University of Montana, will present the University of South Dakota's 2012 Estee Lecture, "Signal-to-Noise," at 7 p.m. on Oct. 1 in Churchill-Haines Laboratories, Room 118.

"Signal-to-Noise," which is free and open to the public, will focus on how a fundamental concept from analytical chemistry applies to public policy issues in higher education. It is the 21st Estee Lecture, named in honor of Charles Estee, Ph.D., who served the USD Chemistry Department for 50 years. Estee was chair of the USD Chemistry Department when Engstrom accepted his first



Engstrom

provost and vice president of academic affairs, vice president for research and dean of the graduate school, and as professor and chair of chemistry. Throughout his career, Engstrom has been an enthusiastic participant in undergraduate research – first as a stu-

dent, then as a mentor. As an administrator, he has worked to develop undergraduate research programs, including serving as president of the Council on Undergraduate Research and with the Experimental Program to Stimulate Competitive Research, a federal program designed to help states build their research infrastructure and competitiveness. Engstrom grew up in Nebraska and received his Bachelor of Science degree in Chemistry from the University of Nebraska at Omaha and his Ph.D. in Analytical Chemistry from the University of Wisconsin-Madison.

Established in 1991, The Estee Lecture is named in honor of

Charles Remington Estee, a gentleman and scholar who served the department of chemistry, USD and the State of South Dakota since 1947. Estee, who died Aug. 14, 2012, inspired generations of students and motivated his colleagues to attain new heights. He served as chair of the chemistry department for 32 years and brought a sense of mission in science education. He organized and taught years of summer institutes for high school teachers and continued his contributions to the University as a Distinguished Professor Emeritus until his death.

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## College Starts Reaching Out To At-Risk Students

BY HARVY LIPMAN

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HACKENSACK, N.J. — Suicide attempts are on the rise among three select groups of Americans: military veterans, gays and lesbians, and college-age males, federal statistics show.

Administrators know when lots of their students fall into those three group. And that's part of the reason Bergen Community College, in conjunction with the mental health non-profit Care Plus NJ, applied for a federal grant to establish a suicide prevention program on its Paramus, N.J., campus.

This month it was awarded \$301,215 from the Substance Abuse and Mental Health Service Administration to create the program.

"Those are groups that make up a lot of our student body," noted Kathleen Pignatelli, director of the college's Wellness Center, part of the health and

counseling program on campus.

"We've done multiple mental-health programs with Care Plus over the last six or seven years, and we know from those programs that there's a great need," Pignatelli added. "Our counselors continue to see more students with mental-health concerns, although not all of them are suicidal of course."

The new suicide prevention program will begin next month. Pignatelli said the idea behind it is to train 125 students and 15 staff over the next three years in "mental-health first aid."

Pignatelli and one of the center's counselors have already been trained. They, along with Care Plus staff, will conduct the sessions.

The idea, she said, is to help identify mental-health problems before they turn into emergencies, and to help overcome the stigma many people feel about acknowledging they have mental-health issues.

Why focus so heavily on training students?

"Who do students talk to when they're feeling stressed? Other students," Pignatelli said.

"Ninety percent of the people who die from suicide have a diagnosable, treatable mental-health disorder," added Carol Augustine, vice president of Care Plus' children and family division. "But people can only get treated if they come in and get help. There's this terrible stigma attached to mental-health disorders. A lot of people are embarrassed to acknowledge they need help."

That's where having student and staff trained to recognize and offer assistance comes into play, she added.

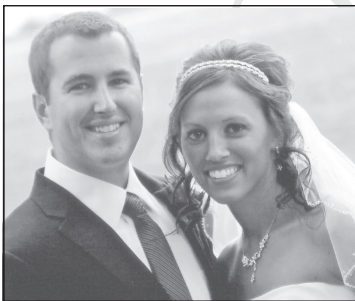
"We have seen that outreach efforts make a difference," Augustine said.

"That's why the program will be two-pronged," Pignatelli explained. "Part of it is educational, to train students and faculty in mental-health first aid. But it will also help us deal with that stigma, so that when people appear to be in emotional distress someone will be able to recognize that. They'll be able to refer them and help them overcome the embarrassment they feel in asking for help."

She added that another arm of the program will be to conduct surveys of students and then develop additional programs around the identified needs.

around the identified needs.

## Keiser-Hanssen



Jennifer Keiser and John Hanssen were married June 23, 2012 at Lewis & Clark Lake, Yankton, SD. Ryan Franchuk officiated the nuptials. Jenny is the daughter of Steve and Bette Keiser, Fordyce NE. John is the son of Jim and Ronndi Hanssen, Emery, SD.

Grandparents of the couple are Monica Dendinger, Hartington NE; Katie Keiser, Fordyce NE; Milton and Marylis Hanssen, Sioux Falls SD; and Phyllis Harms, Sioux Falls SD.

Sarah Czarnick, sister of the bride served as Matron of Honor. Bridesmaids were Amanda Lenhoff, friend of the couple; Aimee Hoffman, sister of the groom; Stacey Denke, friend of the couple; Felicia Keiser, niece of the bride; Junior bridesmaid Megan Keiser, niece of the bride; Abby Hoffman, niece of the groom; was Flower girl; Heidi Marsh, Ashley Tramp, Lacy Goeden, Rachel Royer and Brienne Miller served as Personal Attendants and Flower Pinner.

Lee Dockendorf, friend of the couple; was Best Man. Groomsman were Zach Anderson, friend of the couple; Jeff Schnabel, friend of the couple; Matt Hanssen, brother of the groom; Scott Stahl, cousin of the groom; Junior Groomsman Jacob Keiser, nephew of the bride; Tucker Czarnick and Landyn Keiser, nephews of the bride, were the Ring Bearers.

Serving as ushers were Ben Ringling, friend of the couple; Cody Hansen, brother of the groom; Keith Hoffman, brother in law of the groom; and Clayton Hoffman, friend of the couple.

Tanner Keiser and Steve Keiser, nephews of the bride, attended the guest book and were the program attendants. A reception was held at the Riverfront Event Center, Yankton SD with Bill and Lisa Dendinger, uncle and aunt of the bride and Dwight and Deb Beukelman, uncle and aunt of the groom, serving as hosts and hostesses. Cake was cut by Lou Ann Dendinger, aunt of the bride; and Terri Foss, aunt of the groom.

The bride is a graduate of Crofton Community High School. She attended Augustana College, Sioux Falls, SD, to study Accounting/Business Administration. She is employed as an Accountant at Costello Companies, Sioux Falls, SD.

The groom is a graduate of Emery High School. He attended South Dakota State University, Brookings, SD, to study Ag Business. He is employed as a Financial Services Officer at AgStar Financial Services, Worthington, MN. The couple resides in Brandon, SD.