

## COMMUNITY NOTEBOOK

The Community Notebook 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 FRD Calendar, PO Box 36, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

### Thursday

**Youth Alive**, 7:45 a.m., YHS Library.  
**Table tennis/darts**, 8:30 a.m., The Center, 900 Whiting Drive.  
**Wii bowling**, 9 a.m., The Center, 900 Whiting Drive.  
**Ladies Billiards**, 10 a.m., The Center, 900 Whiting Drive.  
**Sertoma**, noon, Waterfront.  
**Alcoholics Anonymous Daily Reprieve**, noon, 12-24 Club, 1019 W 9th.  
**Toastmasters Club No. 6217**, noon, Sacred Heart Hospital, (605)668-8326.  
**Thursday cards**, 12:45 p.m., The Center, 900 Whiting Drive.  
**Dominoes**, 1 p.m., The Center, 900 Whiting Drive.  
**Cribbage**, 1 p.m., The Center, 900 Whiting Drive.  
**Senior Bowling**, 1:30 p.m., Centennial Lanes, Crofton (402) 388-4640.  
**Weight Watchers**, 5:30 p.m., 23rd St. Suites, 904 W. 23rd, 1-800-651-6000.  
**TOPS No. SD 45**, 5:30-6:30 p.m. weigh-in; 6:30 p.m. meeting, RTEC, Room 134, (605)665-3738 or (605)667-9274.  
**Yankton Area Banquet**, 6 p.m., United Church of Christ, Fifth and Walnut.  
**Celebrate Recovery**, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.  
**Alcoholics Anonymous ALANON**, 8:30 p.m., 12-24 Club, 1019 W. 9th.  
**Overeaters Anonymous**, Thursday Evening, (605)665-0443.

### THIRD THURSDAY ONLY

**HSC Friendship Club**, 5 p.m., Waterfront.  
**Game Night**, 6-9 p.m., The Center, 900 Whiting Drive.  
**Catholic Daughters of America**, 7 p.m. rosary, 7:30 p.m. meeting, Sacred Heart Cafeteria, (605)665-2795.  
**Lewis and Clark AARP**, 7 p.m., 900 Whiting Drive. (605)665-2609.

### Friday

**Exercise & Current Events**, 8:30 a.m., Pine Lane Estates, 2905 Douglas.  
**Line Dancing**, 9:30-11 a.m., The Center, 900 Whiting Drive.  
**Foster Rehabilitation Support Group**, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)260-1980.  
**Exercise & Current Events**, 10:15 a.m., Pine Lane Estates West, 2903 Douglas Ave.  
**Instructed cardio class**, 11-11:45 a.m., The Center, 900 Whiting Drive.  
**Alcoholics Anonymous Daily Reprieve**, noon, 12-24 Club, 1019 W 9th.  
**Contract bridge**, 1 p.m., The Center, 900 Whiting Drive.  
**Parent's Night Out**, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.  
**Bingo**, 7-9 p.m., The Center, 900 Whiting Drive.  
**Billiards/Snooker**, 7-9 p.m., The Center, 900 Whiting Drive.  
**Porchlight Alcoholics Anonymous**, 8 p.m., United Church of Christ, 210 W. 5th St.  
**Alcoholics Anonymous Alano**, 8:30 p.m., 12-24 Club, 1019 W. Ninth.

### Saturday

**Speaker's Voice Toastmasters**, 7 a.m., Fryn' Pan Restaurant.  
**Yankton Toastmasters**, 7:30, Fryn' Pan Restaurant.  
**Weight Watchers**, 9 a.m. (weigh-ins 30 minutes before meeting time), 904 W. 23rd, 1-800-651-6000.  
**Alcoholics Anonymous Daily Reprieve Group**, noon, 12-24 Club, 1019 West Ninth. Non-smoking meeting.  
**Games of Choice & Socializing**, 2 p.m., 2905 and 2903 Douglas Ave.  
**Alcoholics Anonymous Daily Reprieve Group**, 6:45 p.m., 12-24 Club, 1019 West Ninth.

### Sunday

**Alcoholics Anonymous Daily Reprieve Group**, 8 a.m., 12-24 Club, 1019 West Ninth.  
**Alcoholics Anonymous Alano Group**, 8 a.m. and 8 p.m., 12-24 Club, 1019 West Ninth.  
**Marian Prayer Group**, 1 p.m., Adoration of the Blessed Sacrament, Chapel of St. Joseph, House of Mary Shrine, Lewis and Clark Lake, 665-1119.  
**Coffee Time and Visiting**, 2 p.m., 2905 and 2903 Douglas Ave.  
**VFW Auxiliary Bingo**, 6:30 p.m., VFW Club.  
**One Hour Experience**, 6:30 p.m., MUC building USD campus, 712-251-8860.  
**THIRD SUNDAY ONLY**  
**Yankton Jaycees**, 7 p.m., Chamber of Commerce meeting room.

## COMMUNITY CONNECTIONS:

### Volunteers, The Ingredients Of Success

BY PAM KETTERING  
 United Way

Throughout the year an individuals, families and groups volunteer countless hours to a multitude of programs and projects in the greater Yankton community. They bring smiles and joy to lonely people; they mentor our youth through mentoring programs, coaching, tutoring or befriending; our neighbors have nutritious food to eat through The Center at the congregate program or Meals On Wheels and the Sack Pack Program; they knit hats, lap robes and other warm articles; they drive people unable to ride the Transit to appointments or shopping; they rake leaves, mow lawns, wash windows just to name a small portion of the deeds accomplished. They quietly move in and through this community with loving hearts, skilled hands and open pockets.

Every year we acknowledge on a monthly basis people that have made a difference. In 2009 the Volunteers of the Month were Verlin & Sharon Ailts, Sarah Filholm, Linda Schaa, Rich & Jackie Andre, Clothing Closet Volunteers, Mark Nielsen, Ron Galvin Sr., Ethel Goeden, Jake Hoffner, Sylvia Coulson, Veterans of Foreign Wars and American Legion and Auxiliaries, and Marvin & Laurie Lockwood.

At the Community Volunteer Celebration, one of the 2009 monthly awardees will be announced as the Volunteer(s) of the Year. The Celebration is open to all people in the community



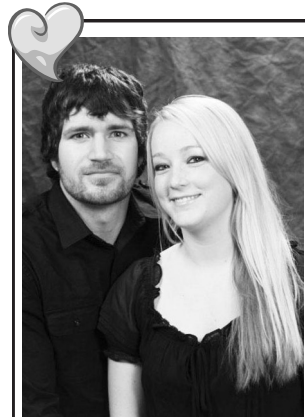
Kettering

that volunteer. Mark your calendar, call us at 665-6766 and tell us that you will be attending and join us at the Old Chapel at the Human Services Center from 4-5 p.m. Tuesday, May 4.

"Volunteers are the Ingredients of our Success" is the theme with a light lunch served. This event is sponsored by Yankton Volunteer Leaders and United Way & Volunteer Services.

United Way & Volunteer Services has been selecting Volunteers of the Month since September of 1991 - over 17 years - that makes well over 325 people that have been recognized for sharing their time, talents and treasures in this community! Nominations for the Volunteer of the Month Award are always welcome at our office. There are numerous people in this community that share hours of time, talent and skills beyond measure and more than generous treasure that just require someone to share that information with us.

What would Yankton look like if volunteering were not an integral part of our society? It takes a variety of ingredients for a successful batch of cookies. It takes a variety of volunteers to fill all of the niches of volunteer opportunities. Thank goodness that when gathered together in the "mixing bowl" the outcome is beyond measure. Thank you for all that YOU do!



Livingston-Jurgensen

Dusti Jurgensen and Nick Livingston announce their engagement.

Parents of the couple are Beth and Larry Jurgensen of Chamberlain, SD, and Fran Livingston of Newcastle, NE, and Cheryl Livingston of Yankton, SD.

Dusti graduated from Wagner High School in 2003 and the University of South Dakota in 2007. She is an RN on the Surgical-Cardiovascular Unit at Sanford USD Medical Center, Sioux Falls, SD.

Nick is a 2000 graduate of Yankton High School and a 2005 graduate of South Dakota State University. He is an RN on the ICU unit at Sanford USD Medical Center, Sioux Falls, SD.

The couple is planning a June 5, 2010, wedding.



Brooks-Kranz

Carrie Brooks and Matthew Kranz are pleased to announce their engagement and upcoming marriage.

Parents of the couple are Doug and Robin Brooks of Yankton, SD, and Rita Allen and Lloyd Kranz of Watertown, SD.

The bride will be student-teaching secondary Spanish in Fall 2010.

The groom is a teacher at STAR Academy in Custer, SD.

The couple is planning a June 5, 2010, wedding.

## DAVE SAYS:

# Taking Baby Steps To Balancing A Budget

**Dear Dave,**  
 A friend of mine loaned me some of your books, and even took me to one of your live events. Since then, I've been trying to work the Baby Steps, including building my emergency fund and creating a monthly budget. However, I'm having trouble transitioning to living on a budget. I get paid in the middle and end of each month, but my bills are due at different times. Can you help?

— Brenda

**Dear Brenda,**  
 In your situation, I recommend using a two-column approach when you sit down each month to create your written budget. In it, one column would represent the first of the month, while the other represents the fifteenth. Place the income you'll receive for each pay period at the top of each column, then work your way down spending every dollar on paper for that pay period, until all the money is gone.

If your cable bill is due on the tenth, then it would go under the first column. If your electric bill is due on the twenty-first, it would go in the second column. Once you've got this in place you can adjust the categories where you might have a little more flexibility. A good example of this might be clothing. You can budget for any new clothes you need in the pay period that



has the fewest bills.

When you do this, you're not just spending every dollar on paper before the month begins. You're also spending every dollar on paper before the pay period arrives!

— Dave

### CHECKING AND DEBIT CARD FOR TEENAGER?

**Dear Dave,**  
 I'm a single father with a 14-year-old daughter. I want to teach her to avoid the financial mistakes I've made. Do you think I should open a checking account with a debit card for her? I think the practice in dealing with money before she gets out on her own would be good for her.

— Paul

**Dear Paul,**  
 Getting your daughter a checking account with a debit card is a good idea at some point. But I'd suggest that you first

give her a year or two to deal solely with cold, hard cash.

Have her create four envelopes, one each for giving, saving, entertainment, and miscellaneous spending. Then, anytime she earns some money, she can divide it up and put some into each of the envelopes. Once she's done this for a while and you're both comfortable with the situation, then you can think about opening a checking account for her.

The problem with giving her a checking account right off the bat is that the money is all lumped together. There's no division between the concepts of giving, saving, and spending. These are some pretty important things she needs to learn while she's being educated about money. Also, when the time is right and she can handle the responsibility of a checking account, make sure you work with her every month in balancing her checkbook. Sit down with her, one on one, and help walk her through the process. This will reinforce the idea that it's a necessary part of handling money properly. After a few months she'll get the hang of it and be able to do it on her own. And it will also give you peace of mind that she's taking care of her checking account the right way!

— Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

## LIFE DIGEST

### GreenScapes Seminar To Be Held In Vermillion

VERMILLION — The Cooperative Extension Service is holding a GreenScapes Seminar in Vermillion on April 19 at the Clay County Extension Office.

Speakers include the NRCS on tree conservation program, Cindy Bergman on native plants and Chris Zdorovtsov on natural and organic controls of insects in the vegetable garden.

Registration deadline Friday April 16. For more information, call (605) 367-7877.

### Food And Wine Tasting Event At The Vineyard

VERMILLION — The Valiant Vineyards Earth Day Local Foods & Wine Tasting event will be held at 3-7 p.m. Sunday, April 18, at the vineyard in Vermillion.

The event will feature local food vendors, live music and door prizes. There will also be a seminar by the South Dakota Buy Fresh Buy Local Chapter about the benefits of using local foods.

There will also be wine tasting and local cheese tasting at 5 p.m. For more information, contact Adrienne Lewis at 605-624-4500 or [adrienne@valiantvineyards.us](mailto:adrienne@valiantvineyards.us), or visit [www.valiantvineyards.us](http://www.valiantvineyards.us).

### Labor Dept. Looks For Unemployment Fraud

PIERRE — The South Dakota Department of Labor (DOL) has hired three investigators to verify the eligibility of unemployment insurance claimants filing for benefit payments. The investigators are state employees funded by the federal government.

In order to be eligible for unemployment benefits, claimants must be unemployed, able to work, looking for new work and cannot refuse suitable work when offered.

"The primary function of the new investigators will be to contact employers to verify work search contacts and job offers," said State Labor Secretary Pam Roberts. "We have always had staff investigating on a continuing basis, but the new investigators were added because of the extremely high number of current unemployment claims."

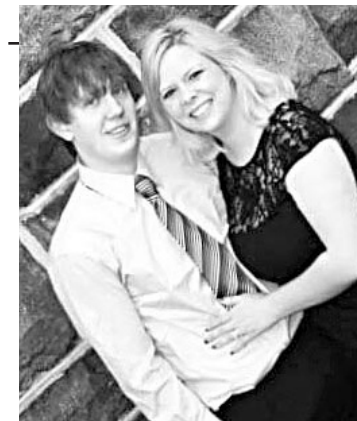
Claimants who misrepresent information in order to receive benefits must repay all the benefits fraudulently received. In such cases, they also forfeit the right to some future benefits. Blatant cases of fraud will be referred to the Attorney General for prosecution.

To report tips on potential fraud, contact the Benefit Payment Control Unit at 605-626-3172 or [dolunemploymentfraud@state.sd.us](mailto:dolunemploymentfraud@state.sd.us).

### 8th Annual Children's Fishing Derby April 17

The Friends of Gavins Point National Fish Hatchery and Gavins Point National Fish Hatchery and Aquarium will be hosting the eighth annual Children's Fishing Derby for children 4-12 years of age on Saturday, April 17. Hours will be 10 a.m. until noon.

Children need to be accompanied by a parent or guardian and register Saturday morning. They may fish anytime between 10 and noon until three fish have been caught.



Schurman-Hansen

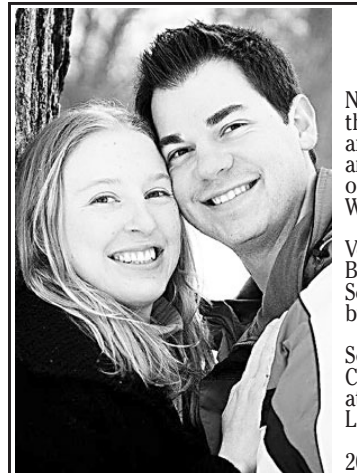
Erica Lynn Schurman and Aaron Michael Hansen are pleased to announce their engagement and upcoming marriage.

Parents of the couple are Doug and Tammie Schurman of Yankton, SD, and John and Lisa Hansen of Freeman, SD.

Erica will be graduating from Bellevue University in September with her degree in Investigations.

Aaron graduated from Freeman High School in 2007.

The couple is planning a May 1, 2010 wedding at CJ Callaway's in Sioux Falls, SD.



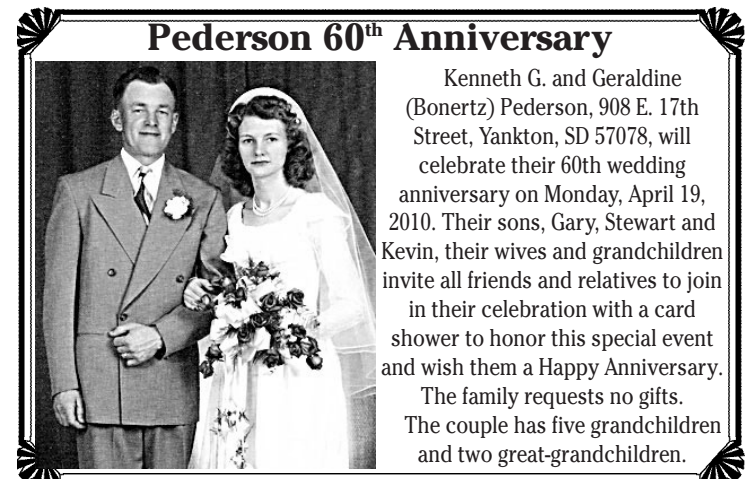
Jepsen-Datzov

Rebecca (Becky) Jepsen and Nikola (Nick) Datzov announce their engagement. Parents of the couple are Craig and Sara Jepsen of Gayville, SD, and Litcho and Reneta Datzov, formerly of Yankton, SD, currently of Bellingham, WA.

Becky is a 2003 graduate of Gayville-Volin High School. In 2007, she earned a BS in Recreation from the University of South Dakota. She is currently employed by WNAV, Inc., of Bloomington, MN.

Nick is a 2003 graduate of Yankton High School. In 2006, he earned a BS in Computer Science. He is currently attending Hamline University School of Law, St. Paul, MN.

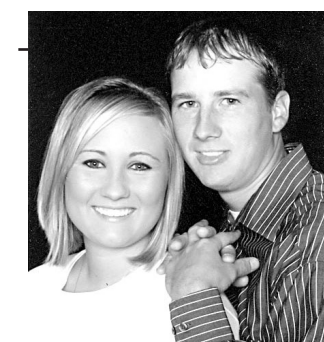
The couple is planning an August 14, 2010, wedding.



Pederson 60th Anniversary

Kenneth G. and Geraldine (Bonertz) Pederson, 908 E. 17th Street, Yankton, SD 57078, will celebrate their 60th wedding anniversary on Monday, April 19, 2010. Their sons, Gary, Stewart and Kevin, their wives and grandchildren invite all friends and relatives to join in their celebration with a card shower to honor this special event and wish them a Happy Anniversary.

The family requests no gifts. The couple has five grandchildren and two great-grandchildren.



Zeeb-Vogt

Earl and Mary Zeeb of Menno, SD are pleased to announce the engagement of

their daughter, Cheri Zeeb, to Michael Vogt, son of Terry and Bev Vogt of Armour, SD.

Zeeb is a 2007 graduate of Menno High School and is currently in the nursing program at Dakota Wesleyan University. She will graduate in May 2010 with an associate's degree in nursing.

Vogt is a 2004 graduate of Armour High School, and 2006 graduate of Mitchell Technical Institute with a building construction and architectural design degree. He currently works for Wunder Construction in Armour, SD.

The couple is planning a June 5, 2010 wedding at Peace Christian Reformed Church in Menno, SD.

## Thank You

I would like to thank Father Bob and Father Mark for all the help and support they provided me during my stay at Sacred Heart Hospital last month.

I would also like to thank Dr. Trail and Dr. Mikkelsen and the 5th floor nurses for their excellent care. Thank you also to Tina Montelth and Jean Scherschligt, the Yankton Co. Ambulance Service who made my ride to Rochester as comfortable as possible. Thank you to all the wonderful visitors who took time to come see me. A special thanks to Virgil Schmidt and Allan Bonertz who traveled all the way to Rochester, MN, and stayed with me while I was hospitalized there.

Thank you to Karen and Willard Schmidt for taking care of things while I was in the hospital and taking me there.

Danny Lammers

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**APPLIANCES**

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