

C O M M U N I T Y

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.

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., March, El Tapatio Yankton, 605-665-5956.

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio 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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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

Dave Says

This Idea Is Asking For Trouble

BY DAVE RAMSEY

Dear Dave,
I want to keep one of our credit cards open and use the bill-pay option for utilities and other monthly bills. I want to do this so we can continue earning rewards points, and the way I look at it, we'd just be re-routing the money and paying it off every month. My husband doesn't like this idea and thinks we should get rid of them all. Am I just asking for trouble by wanting to keep the rewards card open? — Cheryl

Dear Cheryl,
Yes, you are. Life never works out exactly the way you think it will. You can make all the well-reasoned and best-intentioned plans you want, but sooner or later that snake is going to bite you.

The only thing I'd consider in

a situation like this is a debit card that has a rewards system attached. Lots of debit card programs offer the same kinds of rewards programs offered by credit card companies, with one big exception — you don't have to go into debt!

You need to stop chasing these stupid brownie points, Cheryl.

According to Consumer Reports, 78 percent of credit card airline miles are never redeemed. Studies also show that people spend more when using credit cards as opposed to cash. That extra money you spend on things you don't need is money you could have been saving and investing. So, where's the reward?



Dave
RAMSEY

Cut up the card and close the account, Cheryl. You don't build wealth by using credit cards! — Dave

PENSION? INVEST ANYWAY!

Dear Dave,
My wife and I are both active duty Marines. She's planning to get out in a few months, but I'm staying in for the long haul. You recommend saving 15 percent for retirement, but how does that apply in my case when I'll be getting a good pension after 20 years? — James

Dear James,
I'd like to see you do both. Just imagine the money you guys would have for retirement with your military pension and a big

pile of cash from having saved 15 percent of your income over the years.

Having options is a great thing. Think about all the things you could do down the road if you save for retirement and have your pension in place. You could pay cash for a home, or even open a business when you retire from the military. And these are things you probably wouldn't be able to do working with just your service pension.

You've got a great future if you'll just keep plugging along and saving, James. Let the military do its thing, and you guys keep pumping 15 percent of your income into Roth IRAs and other pre-tax retirement plans. It's going to be pretty cool! — Dave

For more financial help please visit daveramsey.com.

Community Connections

It Only Takes One To Make A Difference

BY PAM KETTERING

Yankton Area United Way

One.
It only takes one event to change a person's life. It only takes one mentor to lift a child's self-worth. It only takes one shelter to feel safe. It only takes one person to listen. It only takes one to support a cause. It only takes one to make a difference.

Will you be the ONE?
You may have noticed the United Way & Volunteer Services' signs around the community that now show community support of 90 percent on the thermometer. Will you be the one that will help meet the \$37,000 gap to the 2012 goal? Is the goal so important? NO. What IS important is providing the resources that enable services to meet basic needs.

Every dollar (except for 1 cent dues to United Way Worldwide) contributed to the campaign of United Way & Volunteer Services helps our neighbors. Meeting the \$470,000 is critical to the partner agencies in meeting their needs to provide life-altering services. This goal does not, in any means, fulfill the annual budget to meet all of those needs. In



Pam
KETTERING

Counseling Center, 77 percent for Parents As Teachers, 33 percent for Sack Pack, 47 percent for Red Cross, 19 percent for the Women's/Children's Center and Family Visitation Center, and 5 percent for Yankton Transit that is also used for matching funds. The list of agencies is not complete; however, this gives you a snapshot view of the importance of reaching the \$470,000 goal.

With declining dollars from federal programs, the burden of meeting needs is left to

the community. It always looks like a hard climb to get to the top but thankfully, it is not up to ONE! With one plus one plus one, etc., etc. ... caring person, it is possible!

The following thoughts came from the book, How many people does it take to make a difference? by Dan Zanda and Kobi Yamada. "How many people does it take to make a difference? One. One song can spark a moment; one flower can wake the dream; one tree can start a forest; one bird can herald spring; one smile begins a friendship; one handclasp lifts a soul; one star can guide a ship at sea; one word can frame the goal; one vote can change a nation; one sunbeam lights a room; one candle wipes out darkness; one laugh will conquer gloom; one step must start each journey; one word must start a prayer; one hope will raise our spirits; one touch can show you care; one voice can speak with wisdom; one heart can know what's true; one life can make a difference. THAT DIFFERENCE STARTS WITH YOU. — Unknown

It is spring. It is the time of year when earth yields a new breath of life. May this season bring renewed hope and zest to you to make a difference.

MILITARY NOTES

CHRIS WILBECK

Chris Wilbeck was promoted to the rank of Colonel in a ceremony held at the 4th Infantry Division Headquarters at Fort Carson, Colo., on March 5. He

was promoted by the 4th Infantry Division Commander, Major General Joseph Anderson.

Col. Wilbeck is currently serving as the 4th Infantry Division G3, Operations Officer and returned

last October from a 13 month deployment to northern Iraq. This summer he will be attending the U.S. Air Force War College at Maxwell Air Force Base, Ala., as

an Army exchange student.

He is the son of Warren and Corlynn Wilbeck of rural Hartington, Neb.

Gov. Dugaard Seeking Interns For Fall Term

PIERRE — Gov. Dennis Dugaard is currently accepting applications for a fall 2012 Governor's Office Internship in Pierre. The position will be paid and run from September through December 2012.

Governor's Office interns have the opportunity to work at the highest level of state government.

Interns' duties will depend on interests and strengths. Typical duties will include aiding the governor's general counsel, staffing the governor, lieutenant governor and first lady, preparing briefings and conducting research.

The position is open to all undergraduate or graduate-level students. Preference will be given to South Dakota residents attending South Dakota colleges or universities.

Interested students should submit a resume, cover letter and references by May 1, via email, to Will.Mortenson@state.sd.us. (Preference is for resume, but an application will be available at

<http://bop.sd.gov/workforus/intern/default.aspx>)

For more information on duties or logistics, visit <http://sd.gov/governor/Internship> or contact Will Mortenson at Will.Mortenson@state.sd.us.