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 P&D Calendar, PO Box 56, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

Thursday

Youth Alive, 7:45 a.m., YHS Library.
Sertoma, noon, Waterfront.
Toastmasters Club No. 6217, noon, Sacred Heart Hospital, (605)668-8326.
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.
Celebrate Recovery, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.
Overeaters Anonymous, Thursday Evening, (605)665-0443.
SECOND THURSDAY ONLY
Yankton Classic Cruisers 7:30 p.m., 308 N. Summit Ave., Hartington, Neb. (605) 463-2660.

Friday
Friday

Foster Rehabilitation Support Group, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)260-1980.
Exercise & Current Events, 10:15 a.m., Pine Line Estates West, 2903 Douglas
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 W. 9th
Parent's Night Out, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.
SECOND FRIDAY ONLY
Parkinson Support Group, 1:30 p.m., Benedictine Center.
Town & Country Garden Club, 1:30 p.m., Community Library.

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.
Games of Choice & Socializing, 2 p.m., 2905 and 2903 Douglas Ave.
SECOND SATURDAY ONLY
La Leche League of Yankton, 10:30 a.m.,Yankton Community Library. (605) 260-2638.
A.L.S. (Lou Gehrig's disease) Support Group for patients and care givers, 11 a.m., Sanford Hospital, Sioux Falls. 665-5883.

Sunday

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.

Monday

Yankton Morning Optimist Club, 7:15 a.m., Fryn' Pan Restaurant.
Exercise & Current Events, 8:30 a.m., Autumn Winds East, 2905 Douglas
Foster Rehabilitation Support Group, 10-11 a.m., Trinity Lutheran Church, Room 105.
Missouri Valley Model Railroad Club, 7-9 p.m., 221 W. 3rd, lower level.
Yahweh-Shalom Charismatic Prayer Meeting, 7:30 p.m., St. Benedict's.
Narcotics Anonymous, 8 p.m., Vermillion Area Hospice, 25 S. Plum h Highway 81.
SECOND MONDAY ONLY
Yankton's Alzheimer's Support Group, noon, Majestic Bluffs Assisted Living Coffee Shop. (605) 668-8907.
Avera Sacred Heart Hospital Auxiliary, noon, Pavilion Conference Room. (605) 668-8104.
Tri-State Old Iron Association, 7 p.m., JoDean's Restaurant.

Tuesday

Yankton Community Forum, 9 a.m., Hillcrest Country Club, 2206 Mulberry.
Weight Watchers, 10:30 a.m. and 12:15 p.m. Weigh-ins 30 minutes before meeting time. 23rd St. Suites, 904 W. 23rd.
Yankton Rotary Club, noon, Hillcrest.
Kiwanis Club, noon, Fryn' Pan Restaurant.
National Alliance for Mental Illness (NAMI) Support Group, 2 p.m., Impact Office, 214 Capitol, 605-661-4434
Izaak Walton Trap League trap practice, 5 p.m., (605)660-5402.
Legion of Mary, 6 p.m., SHS teacher's lounge. (605)665-5786.
Boys Town Common Sense Parenting classes, 6:30-8:30 p.m., Trinity Lutheran Church, 403 Broadway. (605)665-4811.
DivorceCare, 6:45 p.m., Calvary Baptist Church, 2407 Broadway Avenue.
Gamblers Anonymous, 7 p.m., United Church of Christ, 5th and Walnut. (605)463-2502 or (605)665-9273.
Alcoholics Anonymous STEP Meeting, 7 p.m., 12-24 Club, 1019 West 9th.
Alcoholics Anonymous Alano Group, 8:30 p.m.,12-24 Club,1019 West 9th
SECOND TUESDAY ONLY
American Diabetes Association Yankton Chapter, 7:30 p.m.,Dining Room No. 1 of Sacred Heart Hospital.
Special Needs Adoptive Parents (S.N.A.P.), 7 p.m., meeting room 6, lower level,St. Luke's Regional Medical Center, Sioux City, Iowa.
VFW Auxiliary, 7:30 p.m., 209 Cedar Street.

DAVE SAYS:

Buy A House While In Student Loan Debt?

Dear Dave,
I'm 31, single, and I have two college degrees. I have no money to speak of, having just come through a rough patch of unemployment, but I recently landed a job that will pay me $20,000 to start. There's the added possibility of an increase to $40,000 in the first year. I'm thinking about buying a house, but I've also got $50,000 in student loan debt. The good news is that I have no other debt. What are your thoughts on buying a home in this situation? **— Trevor**

Dear Trevor,
Man, you're broke! There's no other way to describe being $50,000 in debt with a job making $20,000. You don't need to get wrapped up in buying a place right now. At this point, a house would end up being a curse instead of a blessing.

You've been through the valley, and now I want you to come up into the sunlight. I want you to start building a future on something solid, and that solid ground means being debt-free. If I woke up in your shoes, I'd get unbelievably aggressive about paying off this debt. I'm talking about rice and beans and living in a cheap little apartment for the next two or three years while you kill it off.

Whatever you do, Trevor, please don't get complacent about this debt. Lots of times people will play around with student loans. They don't take them seriously, because they have low payments or really low interest rates. The next thing you know, it's still sitting there 10 years later staring at you like some kind of big, dumb pet!

Having a bunch of mortgage payments hanging over your head would completely destroy the foundation of your new financial life. Save up $1,000 for a small emergency fund. Go crazy about paying off the loan. Then, get your emergency fund of three to six months of expenses in the bank. If you get used to living on $20,000 a year, and your income rises like you mentioned, you'll be able to get rid of your student loan fast. After that's done, you can save enough for a 20 percent down payment on a house in no time! **— Dave**

Dear Dave,
We want to go into the mission field, and we're following your plan trying to get out of debt before we do this. We've got about $16,000 in credit card debt. My mother doesn't want this to stand in our way, and she's offered to pay off our debt and let us pay her back over time at half of the interest rate we're paying now. My husband likes the idea, but what would you say? **— Teresa**

Dear Teresa,
I'd say no, thank you. There's no way I'd be in debt to my mother.

She's obviously a kind, sweet person, but it's a bad plan. I'm sure your husband is a great guy, too. But he's overlooking the spiritual and relationship implications of all this. Proverbs 22:7 says the borrower is slave to the lender. If you do this, you're going to change the way Thanksgiving dinner tastes, because you'll be eating with your master instead of your mom.

Money has a way of changing the family dynamic, and it's almost never for the good. All of a sudden you're getting raised eyebrows if you buy something for yourself, because even the nicest, gentlest person has opinions. You'd be giving her a say in your lives in a different way and at a completely different level than ever before. You just don't need that in your life!

Now, if she wants to make paying off your debt a gift—one that will facilitate you guys hitting the mission field earlier—I'm okay with that. I'd be honored, and I'd accept the gift. But I would never tell you to go into debt—especially to a parent. I'm sure she's coming from the perspective that she'd make a better "creditor" than the credit card company. If it were me, I'd tell her that I love her, but I just don't want to take a chance on doing anything that might come between us later. **— Dave**

USD Career Camp Hosts 45 High-Schoolers

VERMILLION — Forty-five high school students from South Dakota, Nebraska, Iowa and Minnesota participated in this summer's Health Care Career Summer Camp at The University of South Dakota.

According to Jerry Yutrzenka, Ph.D., director of Diversity Affairs for the Sanford School of Medicine and the University's Health Professions Advisor, and Jolane Tomhave, camp coordinator, the 2010 camp allowed high school students to learn and observe in classroom and laboratory settings, ask questions and interact with health care professionals, and gain practical information about health care educational requirements, salaries and future career opportunities.

Students attending the week-long camp also took part in various camp activities such as interactive forums with faculty and staff from the Sanford School of Medicine and School of Health Sciences, gross anatomy sessions, and tours of facilities in Vermillion and Sioux Falls, including Southeast Technical Institute and Sanford USD Medical Center.

Additionally, six American Indian students participated in USD's first American Indian Student Healthcare Careers Conference (AISHC). AISHC provided these high school students with an opportunity to learn more about careers and perspectives offered by several American Indian health care professionals and current students.

Featured presenters at AISHC included recent PA graduate Donis Drappeau; Alan Bull Bear, a current clinical laboratory science student; and Dr. Sophie Two Hawk, CEO of the IHS hospital in Taos, N.M., who was the first American Indian physician to graduate from USD's Sanford School of Medicine in 1986.

Healthcare Career Summer Camp participants included Aric Ablog of Worthington, Minn.; Brandon Bennett and Tucker Tornberg of Centerville; Brian Cain of Dakota City, Neb.; Rosa Cancino, Rosario Garcia, Kaleb Kenyon and Marysol Lopez of South Sioux City, Neb.; Cameron Coke of Gayville; Haleigh Delavan of Glenwood, Iowa; Neeta Denison and Mallory Oberpriller of Hot Springs; Tessa Ehlers, James Gaspar, Kimberly Pesicka and Samantha Wagner of Sioux Falls; Lauren Fanta, Alex Heglin, Leslie Henderson of Yankton; Sarah Fisher of Chamberlain; Tyler Fletcher of Dakota Dunes; Leah Gubbels and Jenni Kopp of Osmond, Neb.; Kara Homandberg of Slayton, Minn.; Chris Jerke of Avon; Trisha Kaufman of Delmont; Courtney Lickteig of Marion; Lynda Martin-Goldsmith of Mobridge; Marie Massella of Virgil; Chelsea Miller and Heidi Osterberg of Vermillion; Wes Parsons of Tea; Martina Peterson and Jackie Snyders of Rock Rapids, Iowa; Abigail Reed of Hornick, Iowa; Scott Schipke of Rapid City; Olivia Schlueter of Watertown; Kaitlyn Stern of Freeman; Marissa Waibel of Searles, Minn.; and Jenna Winckler of Lake Andes.

Students participating in both AISHC and the Healthcare Career Summer Camp were Gina Arellano of Pine Ridge; Shay Desrosiers of Browns Valley, Minn.; Rachael German of Sisseton; Michaela Rainbow and Skyler Zephier of Lake Andes; and Ashton Swift Hawk of Pierre.

USD students Kevin Haiar and Beth Hahn, both of Sioux Falls, along with Seth Parsons of Pierre and Cecily Engelhart of Vermillion served as counselors and guides for the camps.

Sponsors for the camps were USD's Sanford School of Medicine, USD School of Health Sciences, Sanford USD Medical Center, Sanford Vermillion Medical Center and the Dakota Hospital Foundation. In addition, the South Dakota Healthcare Workforce Partnership Fund provided a $10,000 grant in support of the American Indian Student Health Care Career Conference.

Parenting Class Set For Monday, Aug. 6

Yankton County Parents as Teachers will be offering the Bright Start Parenting Class for parents or guardians of children from birth to 3 years of age.

The class is a six-week series from 6-8 p.m. on Monday evenings beginning Aug. 16.

The class will seek to explain how to match a parent's expectations with the child's developmental stage and temperament. The class will also examine early child development, age appropriate activities, discipline, stress management and the appropriate parental response to the children.

Pre-registration is required for the class as space is limited.

Any questions regarding this class should be directed to Lisa Koerselman, the director/parent educator for Yankton County Parents as Teachers. She can be reached at (605) 661-4833, or yanktonpat@gmail.com.

Art In Bloom Event To Be Held Aug. 12-14

Oneten Fine Art Inc. of Yankton invites floral artists to participate in the inaugural Art in Bloom event set for Aug. 12-14.

This free event will highlight the talents of local floral designers and garden enthusiasts who are challenged to create arrangements inspired by the many local works of art in the Oneten Art Inc. gallery collection.

The deadline for submission of entries is Saturday, Aug. 7.

Oneten Gallery will advertise the event and host a public reception Friday, Aug. 13, featuring the floral designers and artists.

Contact Jennifer at Oneten Fine Art Inc. at (605) 664-0110 or Wanda at (712) 281-1686 for additional information and to sign up.

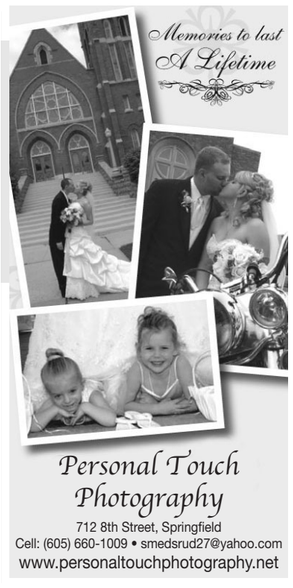
Schweser's 3 Day
indoor sidewalk sale
FRIDAY THROUGH SUNDAY
entire stock of summer fashion clearance
75-90% OFF
FRIDAY THROUGH SUNDAY
select clearance TOPS $4.99
clearance from Sag Harbor $6.99
select shorts & fashion capris $6.99
Fashion Sunglasses $4.99
FRIDAY THROUGH SUNDAY
schweser's
www.schweserstores.com
Fashions For Less!
Yankton Mall
*few exclusions apply
*ticketed price may not have resulted in sales

Elks #994
504 W. 27th, Yankton
Annual Harvest Dinner
Saturday, Aug. 7th • 6 pm
Serving Broasted Chicken,
Mashed Potatoes, Seasonal Vegetables
$10.00 per person · $5.00 Children (10 & under)
Members & Guests Welcome
RSVP at 665-3333 • RESERVATIONS REQUIRED!

Bridal Directory

Weddings By... Sandra Rose
Where big city selection meets small town service.
Trusted for 13 years.
Bridal Gowns & Veils • Bridesmaids & Flower Girl Dresses
• Custom-dyed Shoes • Jewelry • Prom Dresses
Tuxedo Rental • Wedding Stationary • Garters & More
~ In-house Alterations ~
Main Street, Tyndall • 1-605-589-3992 • email sandra@byeletric.com

Create your wedding registry today!
You can earn FREE, discounted and half-price products!
Visit my website at www.pampered chef.biz/veronicat or call Veronica "Roni" Trezona, Independent Consultant
605-260-9185 • 605-660-5612
trezona@vyn.midco.net
The Pampered Chef® discover the chef in you™



Personal Touch Photography
712 8th Street, Springfield
Cell: (605) 660-1009 • smedsrud27@yahoo.com
www.personaltouchphotography.net

We make weddings MEMORABLE
The Elks at Fox Run
Full Service Banquet Facility for Weddings and Parties
• Elks Catering Services Available
• Smoke-Free
• Reasonable Drink Prices
CALL 665-3333 TODAY for Date Availability or to schedule a time to tour the facility.

Looking For That Special Wedding Gift?
Find unique items for him, her or them...
We Have Bridal Registry – Weber, Traeger, KitchenAid, Black & Decker, Cuisinart, Hamilton Beach, DeWalt, Makita & so much more!
Kopetsky's ACE Hardware
103 W. 3rd • Downtown Yankton • 665-2813
Mon.-Fri. 8-6 · Sat. 8-5
2404 Broadway • Yankton • 260-2813
Mon.-Fri. 8-8 · Sat. 8-6 · Sun. 10-5

The Happiest Day Of Your Life