

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.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
 Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
 Cardio Exercise, 11 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
 Interchange Inc., noon, Waterfront Gourmet Grill, 201 Capital.
 Interchange, noon, open meeting, Waterfront Bar and Grill, 605-660-8849.
 Cribbage, 1 p.m., The Center, 605-665-4685
 Pinochle, 1 p.m., The Center, 605-665-4685
 Whist, 1 p.m., The Center, 605-665-4685
 River City Harmony Sweet Adelines, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162.
 Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 401 Capitol, 605-260-1905
 Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 605-665-4694
 Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
 Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
 Yankton Area Writers Club, 7 p.m., Yankton Library, 605-664-6582
 Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street
 YHS Booster Club Meeting, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
 Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
 Friends Of The Yankton Community Library, 5:30 p.m., Yankton Library, 515 Walnut
 Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 605-665-4694.
 Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
 Ladies Pool, 10 a.m., The Center, 605-665-4685
 Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
 Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
 Open Cards, 12:45 p.m., The Center, 605-665-4685
 Alanon STEP session, 7 p.m., 1019 W 9th St.
 Bingo, 7-9 p.m., The Center, 605-665-4685
 Open Billiards, 7-9 p.m., The Center, 605-665-4685
 Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.
 Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

SECOND TUESDAY

VFW Auxiliary, 7:30 p.m., 209 Cedar Street

THIRD TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

WEDNESDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
 Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
 Nurse, 10 a.m.-noon, The Center, 605-665-4685
 Cardio Exercise, 11 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, non-smoking open session, 1019 W. 9th St.
 Whist, 1 p.m., The Center, 605-665-4685
 Yankton Alanon, 7:30 p.m., non-smoking session, 1019 W. 9th St.
 Springfield Footprints, 7:30 p.m., non-smoking open session, Catholic church, Springfield

FIRST WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

SECOND WEDNESDAY

Duplicate Bridge, 1 p.m., Partnership Bridge, 1 p.m., The Center, 605-665-4685

THIRD WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
 Ladies Pool, 10 a.m., The Center, 605-665-4685
 Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.
 Pinochle, 12:45 p.m., The Center, 605-665-4685
 Dominos, 1 p.m., The Center, 605-665-4685
 Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut
 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., Wild Bill's, Gayville, 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

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:

It's Not A Get Rich Quick Scheme

Dear Dave,
 I'm about to complete Baby Step 3. I've been very intense about following your plan, but I was wondering if there's ever any kind of frustration or letdown after you've come this far. — Rasheed

Dear Rasheed,
 You're right. The beginning three Baby Steps are very intense. First, you get \$1,000 in the bank — \$500 if you make less than \$20,000 a year — for a beginner emergency fund as fast as you can. Then, pay off all your debts, except the house, from smallest to largest, and after that you finish out your emergency fund with three to six months of expenses. This is a real whirlwind of activity because everything should be wrapped up in an aggressive, we've-got-to-get-this-done kind of attitude.

I guess if there's a letdown it could come from the feeling that once you're out of debt except for your house, things should kick into overdrive and you'll become instantaneously wealthy. That just isn't realistic. But it does remove a ton of stress from your life, and you'll experience a sense of freedom that you've never felt before. Just think about it. Try to imagine how it would feel to have no payments on anything except your home. There'll be no more credit card bills and no more car payments. How great is that?

As for frustrations, they'll be fewer because a huge cause of stress and frustra-



tion will disappear after you gain control of your money and get out of debt. You may feel like things aren't moving fast enough, but things never seem to move fast enough when you're intense and really into what you're doing!
 —Dave

BEST GIFT FOR THE GRANDKIDS?

Dear Dave,
 What's the best financial gift for young grandchildren?
 — Anonymous

Dear Anonymous,
 Well, it's definitely not savings bonds. You get nothing in the way of a return from those things. I get mad just looking at them! I'd suggest opening up an Educational Savings Account (ESA) in a mutual fund in the child's name. You can put up to \$2,000 a year, per child, into these, and they grow tax-free.

If you started when your grandchild was born, and set aside \$2,000 a year for 18 years, you'd have saved \$36,000. But if you go the ESA route, and figure 12 percent average growth over that time, the kid could

have about \$126,000 waiting when it comes time for college. That's a pretty sweet gift!
 —Dave

THE BEST PLACE TO PUT SAVINGS

Dear Dave,
 Where is the best place for me to put my savings?
 — Anonymous

Dear Anonymous,
 Saving and investing are two things I talk about a lot. Investing is when you're going to leave the money alone for five years or more. I'm talking about things like retirement, college planning or saving up to buy a house. For these things, I recommend good, growth-stock mutual funds. Make sure you're looking at mutual funds that have stable track records of five to 10 years, and then spread your money across these four categories: growth, growth and income, aggressive growth, and international.

Now, when it comes to savings, I'm not really concerned with making money. Things like setting money aside for vacations, Christmas, or even an emergency fund fall into this category. One and one-half percent would be an incredible rate on a savings account right now, so you're not going to get rich off anything like this. The idea is to park this money in a safe place, and keep it separate from the rest of your money so it doesn't get spent on the wrong thing!
 — Dave

* For more financial help, please visit daveramsey.com.

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 Regional Support Associate
 327 Broadway Ave, Ste 8
 Yankton, SD 57078
 605-665-2341

USD Cited As 'One Of Nation's Best' By The Princeton Review

VERMILLION — With an honors program cited as "one of the best-kept secrets in the country" and faculty "willing to go the extra mile for students," The University of South Dakota is again one of the nation's best academic institutions, according to The Princeton Review which listed USD in its "The Best 373 Colleges: 2011 Edition."

The publication utilizes survey results from more than 120,000 students in putting together its annual college guide. Students submitting comments about USD praised The U's honors program, and commended USD's faculty and affordability as "great student to faculty communication experience at a reasonable price." USD also received plaudits for having a wide selection of quality academics, particularly the nursing, business, biology, pre-medicine, law and psychology programs.

"This is affirmation of what the campus community already knows to be true," stated Jeff Baylor, vice president of marketing, enrollment and student services at USD. "The University of South Dakota provides

an outstanding education and a great college experience at an affordable price."

The 2011 edition of "The Best 373 Colleges" lists only 15 percent of the 2,500 four-year colleges in the United States along with two from Canada. Institutional data collected by the education services company, including feedback provided by students, comments from Princeton Review's staff and a 28-member National College Counselor Advisory Board, was also used during the evaluation process.

Colleges and universities featured in the "Best 373 Colleges: 2011 Edition" were selected primarily for outstanding academics, according to Robert Franek, Princeton Review's Senior VP of Publishing and author of "The Best 373 Colleges: 2011 Edition." "The Best 373 Colleges" is the 19th edition of "The Princeton Review's annual 'best colleges' book, which is available on newsstands today.

To see the complete list of "The Best 373 Colleges," visit www.princetonreview.com/rankingsbest.aspx.

HHS Receives Otto Ullrich Memorial Trust Donation

The Heartland Humane Society of Yankton has received a \$5,000 donation from the Otto Ullrich Memorial Trust. The organization will use the funds to directly support the animals that they care for and further their work in the communities that they serve.

"This donation is a tribute to Mr. Ullrich's remarkable love of animals and generous spirit," said Tasha Anderson, executive director at Heartland Humane Society. "It's a wonderful example of how someone can continue to give back to the communities that they loved."

Otto Ullrich was born Feb. 10, 1915 on a farm north of Yankton and was a lifelong resident of Yankton County. In 2009, the Otto Ullrich Memorial Trust distributed approximately \$100,000 to USD, Mount Marty College, Yankton Elks, The Center, Boys & Girls Club, Dogs Are Us, 4H Club (Dog Park), and Y.E.S. Campaign. In 2010, the trust has appropriated \$107,000 to Mount Marty College, Sacred Heart Middle School, USD Through YHS, The Center, Yankton Women's/Children's Center, Yankton Boys and Girls Club, Heartland Humane Society, Yankton River Walk and Yankton Swim Team.

Heartland Humane Society is a 501(c)3 non-profit organization that serves Yankton and Clay Counties in South Dakota and Cedar County in Nebraska and surrounding communities, protecting and enhancing the lives of companion animals by promoting healthy relationships between pets and people. Visit Heartland Humane Society online at www.heartlandhumaneociety.net.

For additional information, contact Anderson at 605-664-4244 or e-mail hhs@midconetwork.com.

Area Families Invited To Host Their Own World Expo

STAMFORD, Conn. — As China plays host to the 2010 World Expo, Academic Year in America (AYA) is looking for Yankton area families to play host to China.

This year, AYA is bringing hundreds of Chinese high school students to the U.S. to learn about American culture while living with volunteer host families and studying at high schools across the nation. Yankton area families have the unique opportunity to learn about the Chinese culture during this mutually rewarding exchange.

With many students available as well as an enhanced online matching system, AYA can help families find the ideal student for their home. The result is an enriching, lifelong relationship with a young person from

abroad. In addition, for families looking to learn more about the Chinese culture or language, hosting a student is a fantastic way to experience China without leaving home. Students are ages 15-18 1/2 and arrive with full medical insurance, spending money, and the hopes of experiencing life in America through the eyes of a caring host family. The students stay with their host for 5-10 months and attend the local high school.

Who can host a Chinese student through AYA? According to

AYA Director Melanie French, an important aspect of the AYA program is that there are many types of people who can host.

"Just as there is no typical American family, there is no typical host family," states French. "Retirees, single parents and young couples are all able to give an international student a good home. Some host families may not even have children of their own."

To learn more about hosting a Chinese exchange student with AYA, call Stella at (800) 322-4678,

ext. 5164, or e-mail aya.info@aifs.org.

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2010 RIVERBOAT DAYS KIDDIE PARADE

Friday, August 20, 2010

Parade Begins at 5:30pm
 Begin lining up at 5:00pm

PARTICIPANT WAIVER FORM

I, _____, state that I am the parent or legal guardian of _____, a minor child, I hereby give my consent for _____ to participate in the Kiddie Parade sponsored by Yankton Riverboat Days, Inc. In considerations for my child or ward's participation, I agree to waive any liabilities, claims, actions, damages, costs, or expenses which I or my child or ward or our assignees, successors, or heirs may have against Yankton Riverboat Days, Inc., as a group or as individual committee members, directors, volunteers or employees, which may arise out of my child or ward's participation in the Kiddie Parade.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THIS FORM, AND I REALIZE THAT BY SIGNING I AM RELEASING YANKTON RIVERBOAT DAYS, INC., FROM ANY LIABILITY.


Dated this _____ day of _____, 2010.

Signature _____

LOCATION: Behind Farm Credit Services, 124 Walnut Street in Yankton.
 Bring registration to parade. For more information call 605-665-1657. E-mail to: office@riverboatdays.com

Meditation: It's Not What You Think

Wednesday, August 18th
7:00-8:30 pm
Avera Professional Office Pavilion - Conf. Rooms 1&2




Michael R. McVay, MD
 Medical Director
 Co-Founder

Dr. Michael R. McVay, MD, Medical Director of the Avera Center for MindBodySpirit will provide a free workshop entitled "Meditation: It's Not What You Think."

The workshop, which is free and open to the public, is designed to explore and practice meditation.

Space is limited, so please make reservations by calling **605-668-8715**.



Avera
 Sacred Heart
 MindBodySpirit Center