

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

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

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

Mr. & Mrs. Gordon Smith
 45th Wedding Anniversary



Gordon and Clare Smith of Yankton will celebrate their 45th wedding anniversary Sunday, August 22, 2010. Their children Brian and Rosa Smith, Kevin and Becky Smith and Jason and Linda Smith, request a card shower. The couple has six grandchildren. Greetings may be sent to: 303 Murphy Lane, Yankton, SD 57078.

STYLE headquarters

Set the fashion trend at Goodwill!

• men's • women's • children's
 • clothing • shoes • jackets

When you shop Goodwill, your community benefits!
 2508 Fox Run Pkwy • Yankton
 Hours: Sunday 10-6
 Monday-Saturday 9-9

DAVE SAYS:

Family Issues, Telling A Sibling No More Loans

Dear Dave,
 What's the best way to respond to a sibling who continually makes poor choices with money and often asks to borrow money? I don't want to be heartless, but they're out of control asking for money any time they want. I'm currently on Baby Step 2 of your plan, and I'm six months away from being debt-free. Do you have any suggestions?
 — Jen

Dear Jen,
 I think you should just tell them the truth. You're trying to get out of debt, so you don't have extra money sitting around. Let this sibling know that you're working hard to change the way you handle your money. Let them know, too, that part of that is you've decided debt is dumb, so you don't borrow or loan money anymore.

Make sure you do this with a kind spirit, Jen. You could even let them know you might consider giving them some money as a gift if you had any extra lying around and you knew they were in control financially. But you're not really helping someone who's incompetent with money when you give them cash or even loan them money. You've got to look at the big picture in situations like this. You're not helping someone



if you participate in their misbehavior with them. Sometimes you have to love somebody enough to tell them the truth, and that can mean saying no and telling them to straighten up!

IT'S NOT WORTH IT!

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. 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 spent is money you could have been saving. So, where's the reward? It's a myth. It's like trying to catch a unicorn.

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

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

COMMUNITY CONNECTIONS:

Venture Grants – Another Way To Help Neighbors

BY PAM KETTERING
 United Way & Volunteer Services of Greater Yankton

When agencies or programs have unexpected equipment needs, available training beyond their budgets or piloting a program to meet a need, the Venture Grant is an avenue for potential funding. The primary requirement is that the requesting organizations have an Internal Revenue Service designation of 501(c)(3). The Venture Grant request is first reviewed by the United Way Allocation Committee and if approved by them is then recommended to the United Way & Volunteer Services Board of Directors.

In 2009 Venture Grants were approved for the following programs:
 Big Friend Little Friend received \$1,500 to assist eleven Little Friends attend summer camp.

Sack Pack Program received \$2,000 to assist with the start up program for Webster Elementary School students.

Family Education &



Kettering

Counseling Center received \$750 to assist with Grief Groups for children and teenagers.

Boys & Girls Club received \$1,500 for computers and phones to gain program efficiency.

Literacy Council received \$1,900 for tutor training, reading to children and distributing age-appropriate books to children at risk.

The Center received \$2,000 to assist the purchase of a used Bingo machine to replace their obsolete machine.

Women's and Children's Center received \$750 for computer equipment to replace outdated equipment.

To date in 2010 Venture Grants were approved for the following programs:
 4-H Cooking Is Fun received \$200 for girls at risk to learn how to properly prepare and cook food.

The Center received \$3,300 for tracking system of partici-

pants for all programs and activities.

The Center received \$4,660 to provide meals for low income participants.

Yankton Search and Rescue received \$4,850 for pagers and batteries to replace outdated equipment to enable effective communication to team members.

South Dakota Extension Services received \$200.00 for the Aging Healthy, Happy & Wise Conference for area conference.

Parents As Teachers received \$650 for computer and software to replace outdated equipment.

Boys & Girls Club received \$1,482.64 for two laptop computers to enable greater efficiency for their organization.

Women's and Children's Center received \$2,000 for a phone system for their new facility.

Boy Scouts received \$1,000 to assist with a storage shed for TOPS - The Outreach Program for Soccer for their special equipment.

As you may conclude, Venture Grants enable a variety of organizations to request fund-

ing that will add value, efficiency, unmet needs plus much more for services provided to our Yankton neighbors as well as the greater area.

Replacing outdated equipment, be it computers, pagers, bingo machines, or a phone system, enables more efficient services, is cost effective and reduces stress for staff as well as the public. How long would you want to wait for Yankton Search and Rescue to respond to your call when there is a crisis? This is a critical service provided to this community and beyond when disaster strikes, and much faster response with updated pagers.

The mission of United Way & Volunteer Services of Greater Yankton is: "To promote voluntary giving and services to support human needs in the greater Yankton community." This mission is only possible with support from caring people like you. The 2011 Campaign is right around the corner. Help your neighbors as well as yourself by supporting the annual appeal that reaches so many.

SCHOLASTICS

KRISTEN WENDTE RECEIVES DAKOTA CORPS SCHOLARSHIP

Kristen Wendte, a 2010 graduate of Yankton High School, attended a reception at Governor Round's residence in Pierre. Kristen was one of 25 students selected statewide to receive the Dakota Corps Scholarship.

The Dakota Corps Scholarship is a full tuition scholarship awarded to select students based on their academic achievements. The students receiving this scholarship must agree to work in a high needs profession in South Dakota for

five years following the completion of their education.

Kristen plans to attend South Dakota State University this fall. She will be enrolled in their pre-physical therapy program and major in biology.

UNIVERSITY OF NEBRASKA-LINCOLN SUMMER GRADUATES ANNOUNCED

LINCOLN, Neb. — The University of Nebraska-Lincoln granted degrees to more than 700 students at commencement exercises Aug. 13-14. Nearly 400 students received advanced

degrees in an Aug. 13 ceremony while more than 300 received bachelor's degrees Aug. 14.

The graduates are from 40 states, 34 countries, the District of Columbia, Guam and Puerto Rico.

From the area were:
 Creighton: Jennifer Lynn Green, Graduate College, doctor of philosophy.

Fordey: Nicole Rae Zavadi, Graduate College, master of music.

Hartington: Michael J. Arens, Business Administration, B.S. in business administration; Maria Gabriel Becker, Arts and

Sciences, bachelor of science with high distinction.

Newcastle: Donna Roene Finnegan, Graduate College, master of education.

Wausa: Darin James Bloomquist, Business Administration, B.S. in business administration.

Yankton: Joseph Melvin Giganti, Fine and Performing Arts, bachelor of fine arts.

www.yankton.net



Roos-Haas

Anna Marie Roos and Thomas Joseph Haas are pleased to announce their engagement

and upcoming marriage.

Parents of the couple are Curt and Joyce Roos of Edgerton, MN, and Robert and Deborah Haas of Beresford, SD.

The bride is a 2003 graduate of Edgerton Public High School, and 2007 graduate of SDSU with a BS in animal science. She is currently employed at Vet Pharm Inc. in Sioux Falls, SD as a pharmaceutical sales rep.

The groom is a 2001 graduate of Beresford High School, and 2003 graduate of Southeast Tech with an associate's degree in machine tool technology. He is currently employed as a CNC operator at Starmark Cabinetry in Sioux Falls, SD.

The couple is planning a September 18, 2010 wedding.



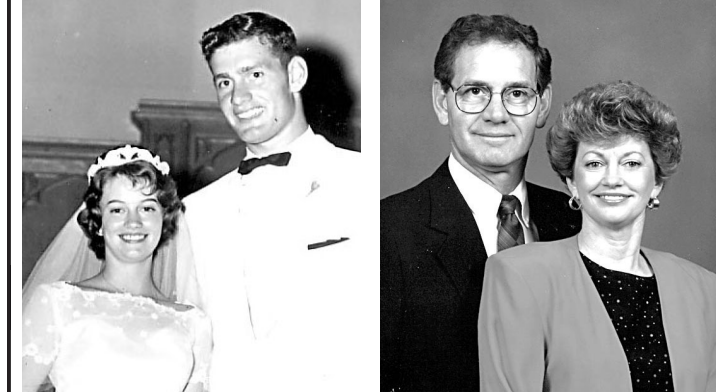
Mr. and Mrs. Gary Kriz

25th Wedding Anniversary

Gary and Diane (Merkwan) Kriz were married August 24, 1985. Their children are requesting a card shower. Send greetings to 41619 298th St., Tyndall, SD 57066.

They have 3 children: Ryan of Sioux Falls, SD; and Jay and Jody of Tyndall, SD.

50th Wedding Anniversary



Mr. and Mrs. Robert Roach

Delores (Cook) and Bob Roach were married on August 21, 1960 at the Congregational Church, Yankton, SD. They have 3 children: Paul, Lincoln, NE; Jamie (Lea Ann), Lee's Summit, MO; and Jennifer (Bill) Hildebrand, Kijabe, Africa. They have 10 grandchildren.

The family is requesting a card shower. Greetings may be sent to: 117 NW Chestnut Street, Blue Springs, MO 64014.

CONGRATULATIONS!

Captain Murdo & Belle Diane

Enjoy this weekend!
 We are so proud to work for you!
 Your Shipmates, Crew & Castaways at Murdo's