

COMMUNITY
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, PO Box 56, 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., August: Wiebelhaus Recreation, Crofton, Neb., 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

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, noon, open meeting, Minerva's 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 Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burlleigh
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 Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Yankton Area Writers Club, 7 p.m., Books & Beans, downtown Yankton, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
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
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, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685

Is Downsizing The Answer?

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
My wife and I are about to have our first child. She'd like to stay home with the baby after it's born, so we'll be losing about half our income. We've looked at our budget, and we can stay in the house but things would be very tight. I'll make \$42,000 this year, with a potential bonus of \$23,000 at the end of the year. Our house payment is \$1,550 a month. Do you think we should downsize to a smaller home and live more comfortably? — **Mike**

Dear Mike,
I hate it when people have to leave their homes. It can be a hurtful thing to the heart and spirit.

If you had \$65,000 as a steady income the house payment wouldn't be a big deal. But you can't count on a potential bonus, and from your guaranteed income, more than half your take-home pay will be wrapped up in a house payment. You'd probably

have to take a part-time job, or save any bonus you get to subsidize your income just to have a realistic chance of making ends meet.

I'm all for mom staying home with the kids — especially a little baby — whenever possible. But when it comes right down to it, Mike, you and your wife have to decide if it's worth the part-time work and budget hassles to stay where you are.

Moving is no fun, especially when it's something you're forced to do. But you don't want to be a slave to your house payment either!



Dave RAMSEY

—Dave

REFINANCE QUESTIONS

Dear Dave,
We're thinking about refinancing our home, and will be talking to a loan officer next week. What kinds of things do I need to know

so we can protect ourselves in the deal?

— **John**
Dear John,
It's not really a big deal. You'll get a Truth in Lending Sheet and an Estimated Settlement Sheet. You might want a little more detail, so ask them to give you a sample settlement sheet based on the size of your loan.

Watch out for points and origination fees. These are nothing but pre-paid interest. You might get a little lower interest rate if you pay them, but the break-even point is between seven and 12 years to get your money back. Since the average mortgage is refinanced every 5.6 years, paying points and origination fees is not a good deal.

And don't worry if the loan officer tells you this isn't normal. They can make just as much money from the sale. They'll just

have to work a little harder to do it!

BROKER DIVERSITY?

Dear Dave,
Is it a good idea not only to diversify among various mutual funds, but also among different companies that sell mutual funds? — **Brian**

Dear Brian,
There's no need to do that. Find one good broker you're comfortable with, and who has the heart of a teacher. You want to know what's going on with your money, and finding someone who can explain it well and help you understand the details is a must!

Just make sure your broker is not directly connected to the mutual fund. You don't want someone with a vested interest. What you're looking for here is someone who can objectively connect you to a good mutual fund with a solid five- to 10-year track record.

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

FAA

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The Republican leader's public response was the whole problem can be resolved almost immediately if Senate Democrats will only accept a mere \$16.5 million in air service subsidy cuts that the House last month attached to a bill to extend FAA's operating authority. "The only reason so many jobs are at stake is Senate Democratic leaders chose to play politics rather than pass the House bill," Boehner said in a statement.

But Democratic leaders, speaking at a Capitol Hill news conference, said the cuts are a sham. The real issue, they said, is that Republicans are provoking crisis after crisis to get Democrats to accept policy changes that the GOP wouldn't be able to achieve through normal legislative negotiations.

That strategy was successful during the debt limit negotiations, but Democrats said they are drawing a line on the FAA shutdown.

"When you look back at their (Republican) threats to shut down the entire government — remember that? — unless they got tax breaks for the rich, followed

by holding the full faith and credit of this government hostage to their desires to cut government spending. And now here we are a third time ... I hope the American people wake up. This is their modus operandi: government by crisis that they make up," Sen. Barbara Boxer, D-Calif., said.

Democrats offered bills in the House and Senate to extend FAA's operating authority with no strings attached, but action on the measures was blocked by Republicans. The House left town for its August recess on Monday night, and the Senate on Tuesday. But it's still possible for Congress to pass those bills by unanimous consent without lawmakers returning to work if the leaders of both parties agree, Democrats said.

Obama also noted Congress has a procedural way of ending the shutdown without coming back.

"And they can have the fights that they want to have when they get back (in September)," he said. "Don't put the livelihoods of thousands of people at risk, don't put projects at risk, and don't let \$1 billion at a time when we're scrambling for every dollar we can, get off the table because Congress did not act."

The president said his "expectation, and I think the American people's expectation is that this

gets resolved before the end of this week."

Rep. John Mica, R-Fla., chairman of the House Transportation and Infrastructure Committee, told The Associated Press that House GOP leaders will only agree to their own bill with \$16.5 million spending cuts to subsidies for air service to rural communities.

But Sen. Jay Rockefeller, D-W.Va., Mica's counterpart in the Senate, said Boehner told Democrats several days ago that House Republicans would agree to an FAA with no subsidy cuts in exchange for Democratic concessions on changing a labor rule to make it more difficult for airline workers to unionize. He said Democrats refused to accept that condition.

Senate Majority Leader Harry Reid added: "The issue is the labor issue: an anti-worker agenda of one airline, Delta Airlines. That's what this is all about."

Republicans want to overturn a National Mediation Board rule approved last year that allows airline and railroad employees to form a union by a simple majority of those voting. Under the old rule, workers who didn't vote were treated as "no" votes.

Democrats and union officials say the change puts airline and railroad elections under the same democratic rules required for unionizing all other companies.

But Republicans complain that the new rule reverses 75 years of precedent to favor labor unions. Delta is the largest airline whose workers aren't primarily union members. Unions have made four recent attempts under the new rule to organize workers, but haven't been successful.

Obama also raised the specter of safety being compromised, even though Transportation Secretary Ray LaHood has repeatedly offered reassurances that safety workers like air traffic controllers and maintenance crews were on the job. Forty airport safety inspectors were supposed to be furloughed but have volunteered to continue to work without pay and pick up their own travel expenses, although officials expected them to be compensated when the shutdown is over. The shutdown hasn't affected air traffic controllers, who are paid from a different pool of funds.

Pressed on what options Obama had if Congress doesn't act, Carney said fixing the crisis was Congress' job.

"We are intently interested in assuring that these 74,000 Americans who had jobs get them back," he said. Because they were essentially "thrown out of work by a failure of Congress to act," the simplest solution was for lawmakers to come back to Washington and fix the problem.

Goal

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try and meet the funding obligations to restore 7-8 grade programs through fundraising.

The committee is accepting both donations and pledges to meet that goal.

"The pledges are (from) people who have said they will be donating, but we have not received the funds yet. It is coming," Rhoades said. "They have made the commitment; it is just a matter of getting the check from the business, individual or service organization. For example, there was a business

in town who said they would match anything their employees donated. They have a few employees still on vacation. They may have more to come in, so we don't have that in hand yet. We have service organizations, businesses and organizations that have made commitments and others that have been mailed that we don't know about yet."

Rhoades said middle school activities are a vital part of the educational services offered in Yankton, which is why the committee is working so hard to meet their goal.

"Last year there were 644 students that participated in those seven activities," she said. "It breaks down to about \$125 per student, per activity. We have

been questioned why we are raising \$85,000. The 644 students that participated are last year's number and we won't know until enrollment this fall what the numbers are going to be. We are

not inflating that number at all." Rhoades said donations can be sent to PO Box 1048, Yankton, SD 57033, or dropped off at Smith Insurance.

Celebrating
60 Years
Mr. & Mrs. DeMonbrun
The children of Don and Shirley DeMonbrun request a card shower in honor of their 60th wedding anniversary on August 11, 2011.
Greetings may be sent to the couple at 567 Howard Ave., Marengo, IA 52301.

40 Years Together
Mr. & Mrs. Winckler
Jarvis and Marilyn Winckler will be celebrating their 40th wedding anniversary Saturday, Aug. 6th at 7:30 p.m. at Tolsma's Cove in Avon, SD. Come help them celebrate.
No gifts please.

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