

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 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 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

Ramsey Shares Tips On Bargain Shopping

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
Can you share some tips on bargaining, whether for a used car or even a washer and dryer in the classifieds?
— Ray

Dear Ray,
This is a great question! Bargaining is one of my favorite things to do, but it's a little harder for me to get away with it these days.

There are three points to remember when it comes to getting a bargain. The first is that whoever has the most information wins. This means you need to shop around, do some online research, and become an expert on the value of the item you want to buy.

Number two, don't be afraid to flash the cash. Money, especially cash money in your hand, is an emotional thing. Lots of times it will motivate someone to accept your offer—even if it's a little less than what they want for the item in question.

The third thing is patience. Don't get all hot and bothered about a certain item at a certain

place. Calm down and be willing to wait for a deal. You lose your ability to negotiate a great deal—not to mention your walk-away power—if you get all worked up and married to something before you know what else is out there!

—Dave
WILL PAYING EARLY HELP?

Dear Dave,
Will it improve my credit score, and help my ability to buy home later, if I pay my rent 30 days early for the next two or three years?

Dear Tanner,
No. Your landlord probably isn't going to report early payments to the credit bureaus. Just make sure you pay it on time. It is smart to pay a few days early, though - maybe seven to 10 days ahead of time, but for a different reason. That way if something goes wrong at the bank, you've still got



Dave RAMSEY

time to fix the problem. Chances are your credit score won't be impacted by your rental payments unless you're late, and especially if you have several late payments. That could sure become a black mark against you later!

I'm not a big fan of the FICO score, because it doesn't measure things like assets, income or net worth. It's really just an indicator of your interaction with debt. This is one of the reasons why it's really dumb for companies to base lending decisions solely on a FICO score.

Fortunately, you can still find lenders that provide mortgage loans based on manual underwriting procedures. But they're getting harder and harder to find!

—Dave
IT'S JUST ANOTHER GIMMICK
Dear Dave,
I've got my \$1,000 emergency

fund in place, and I'm working toward paying off my debt. I was wondering what you think about credit card insurance offered through the card companies? It doesn't sound like a bad deal if they'll make the minimum payment for you if you become disabled or unemployed.

— Terri
Dear Terri,
Credit card insurance is just another gimmick, so I think I'd pass on that if I were you. I don't buy gimmicks.

Here's the deal. You should already have long-term disability insurance through your employer. If you don't, then you need to get it today. That way you're already covered and can make the payments if you happen to become disabled somewhere down the road.

Remember, you're also working your way out of debt and building your emergency fund. So in a sense, you're going to use your emergency fund as insurance against bad things happening while you knock out that debt and beyond!
—Dave

COMMUNITY CONNECTIONS

Recycling Furniture And Clothing Is The Solution

BY PAM KETTERING
Yankton Area United Way

Recycling is not only good for the landfill and ecology, it is also very helpful for people unable to purchase needed items. What do you do with gently used furniture that you no longer want or are going to replace? You have perfectly good clothes hanging in the closet or filling the dresser drawers that may no longer fit or you just want to replace. They are too good to toss; however you do not know anyone that could use them. Where can they be taken for someone else to select to wear? The solution to these issues is easily solved!

There is the Furniture Bank, housed in a semi-trailer, waiting to hold your unwanted furniture at 801 W. 25th St. managed by Pastor Randy at the First Assembly of God Church. The Furniture Bank is open on Wednesdays at 4:00 pm for accepting and taking furniture. Contact number is 660-2172 for questions.

Load up your furniture and place it in the trailer. At that same time you are delivering you may observe other people searching for a bed or chairs or couch for their barren home. Beds seem to be the "hot ticket" recycled item. You may think that with the accumulation of used furniture that the Furniture Closet is stuffed full. That is not the case. The Furniture Bank is a very busy facility and a much needed service to many. It does not cost the donor to leave their used goods and it does not cost the recipient without discretionary funds to take the piece of furniture that will make their dwelling a home.

The Clothing Closet housed at the Human Services Center Kyle Building is also a blessing for many of our neighbors. All types of clothing - career, casual, shoes, coats - for ALL ages and sizes are encouraged. Baby clothes to XXX Large are needed. The Clothing Closet is open Tuesday noon to 5:30 pm and Friday noon to 3:00 pm. The entrance to the Clothing Closet can be reached by entering the



Pam KETTERING

left or right, take the right turn a few feet, turn left again heading north to reach the Kyle building on your left. The Clothing Closet is located in the basement. If this sounds too confusing, we have a map to follow at our office - United Way & Volunteer Services, 610 W. 23rd St. (Marne Creek Professional Offices) using the west door.

Again, there is no cost to the clothing donors; however, the people selecting and taking the clothing need a voucher. Vouchers are available at our office, Contact Center, The Center, schools, churches, Social Services, Homeless Shelter, etc.

If you can hold onto your gently

used winter coats, boots, warm hats, gloves/mittens, and scarves, they will be collected the first part of October to be distributed on Make A Difference Day, October 22nd. Donations of such items are displayed for anyone needing the warm outer wear to try on and take with them. Additional information about the collection and distribution of the winter wear will be announced in September.

Sometimes the hardest task in recycling is making the decision to part with an item. After that decision is made it also takes time to sort, load up, haul and unload. The effort is well worth the satisfaction in making space in crowded closets or rooms, replacing with newer

styles or upgrading the appearance of wardrobe or the home. The effort is greatly appreciated by those that rely on the access of these items that to them is a critical need.

The solution to this recycling opportunity is available year-round. Whenever you change out your furniture the Furniture Bank is open at 4 p.m. on Wednesdays. When you sort your clothing for the changes of season, the Clothing Closet is ready to take your donations on Tuesday or Friday. May recycling be the perfect solution for you. For more information, contact United Way & Volunteer Services at 665-6766.



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Meet Dr. Sternquist, OBGYN


YANKTON MEDICAL CLINIC, P.C. IS PLEASED TO ANNOUNCE THE ASSOCIATION OF **Jill Sternquist, M.D.**
Board Eligible Obstetrics and Gynecology

Dr. Sternquist is a graduate of the University of South Dakota School of Medicine. She completed her Obstetrics and Gynecology residency training at the Creighton University Medical Center in Omaha, Nebraska.

Dr. Sternquist will provide medical and surgical treatment of diseases unique to women, regular examinations, pap smears, infertility treatment, family planning and care of women before, during and after childbirth.

The Clinic is pleased to welcome Dr. Sternquist, her husband, Jason Nelson, and their sons, Easton and Xavier, to Yankton.

Dr. Sternquist began seeing patients at the Yankton Medical Clinic, P.C. on August 15, 2011. Appointments can be made by calling 605-665-5538.



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