

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

How Much Is Enough For Retirement?

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
I've heard you tell people that having \$90,000 to \$100,000 saved up for retirement isn't enough. That's what I've got set aside right now, and I'm pretty sure it's all I'll ever need. Why do you think everyone should have a million or two saved up?
— Tom

Dear Tom,
The amount you're talking about isn't enough to retire on with any kind of dignity. If you make 10 percent off your money over time it means you're living on just \$10,000 a year. That's below the poverty level.

Don't misunderstand my message. I'm not about being greedy, and money is not the key to happiness. Money is good for three things – personal security, helping others, and it's good for fun. You need to do some of all three.

What I am about is changing my family tree. With money we can create and leave behind the training and resources to make a huge positive difference in the world. I want good people to

have big piles of money in order to do good things.

This is true of my own family, too. I don't want to leave my kids in a situation where they have lots of money and no sense of responsibility. I want to train them to be responsible and generous so they can really bust loose with that big pile of cash they'll inherit one day. I want them to be able to have an impact three generations down the line in our own family and to impact the world around them in a fabulous way!



Dave RAMSEY

—Dave

NOT QUITE DEARLY DEPARTED ...

Dear Dave,
I went through a divorce about six years ago. Recently, I re-married and when we went to apply for a home loan my TransUnion credit report said that I was deceased. What should I do to let these people know I'm not dead?
— Stacy

Dear Stacy,
This is too much! But I think we can revive you.

Write a letter to TransUnion – certified mail, return receipt requested – advising them that according to the federal Fair Credit Reporting Act you're challenging the accuracy of the credit bureau report listing you as deceased.

They're usually pretty good about clearing these kinds of things up. But the reason for sending a certified letter is there will be proof of the letter being delivered. At that point, the fuse is lit and by law they've got 30 days to fix the problem!

—Dave

HOBBY CAR?

Dear Dave,
My husband has a 1980 Camaro that's a real source of friction between us. He bought the car for \$2,400. It needs \$3,500 in repairs. Our household income is \$29,000 a year, and this car is

taking money away from our ability to save and pay off \$39,000 in debt. We already have two decent cars, so what should I do?
— Katherine

Dear Katherine,
This isn't a matter of having a car that runs. It's a matter of someone having a maturity problem. Guys like shiny toys, especially cars. But these kinds of things are luxuries, and they should wait until the household and finances are in order. The family should always come first!

I'm not saying he has to sell the car today, but dumping money into it while you guys are struggling doesn't make sense. Sit down with the guy, explain how you feel and what this is doing to your finances and your marriage.

And you might even give him a little incentive. Let him know that once your debt is gone, and you've got some savings in place, he'll have the money to get that Camaro up and running in no time!

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

Doerr Receives AGCO FFA Collegiate Scholarship

DULUTH, GA — AGCO, Your Agriculture Company, a worldwide distributor and manufacturer of agricultural equipment, is the sponsor of a National FFA Collegiate Scholarship awarded to Andy Doerr of Creighton High School in Creighton, Neb. Doerr is one of 20 outstanding FFA members to receive a scholarship sponsored by AGCO and AGCO Finance, says Jason Marx, vice president of marketing, AGCO North America. Scholarships were provided through the 2010-2011 FFA Collegiate Scholarship Program.

"These students are selected based on the leadership they have shown in their schools and communities and for their academic excellence," says Marx. "FFA has played a major role in helping them set and achieve their goals. Now, AGCO is proud to help support them in their continuing efforts to excel."

AGCO support for the National FFA Collegiate Scholarship Program is only one way the company and its employees express their appreciation for FFA. Other activities include corporate involvement at National FFA

Convention in Indianapolis, Ind. These activities represent a 65-year commitment between the company and the organization. Throughout those years, AGCO and its heritage companies have benefited from the work that FFA carries out in American schools and colleges. Marx notes that many AGCO employees credit FFA with helping them to develop their skills and lifelong interest in agriculture.

"The FFA Collegiate Scholarship Program connects our company and the next generation of leaders in American agriculture," says Marx. "Andy and the others who receive this honor will soon take their place among those leaders and in our communities as teachers, engineers, agronomists and farmers."

Doerr's parents are Daniel and Neva Doerr, Creighton. The Creighton graduate is now a student at Northeast Community College with plans to major in general agriculture and agriculture sciences. AGCO extends its best wishes for Doerr's success academically and professionally in the years that follow.

Doerr's AGCO- and AGCO Finance-spon-

sored scholarship is one of 1,590 scholarships awarded by the National FFA organization to 2011 high school graduates and select college students. Students shared a total of more than \$1.9 million contributed by sponsoring companies. Recipients were chosen from 7,649 students who applied for the scholarships for students entering multiyear programs. Awards were based on academic records, FFA achievements, leadership, and other school and community activities. Supervised agricultural-experience programs and future goals were also considered.

AGCO- and AGCO Finance-sponsored scholarships were distributed to 20 students from Arkansas, Colorado, Indiana, Kansas, Minnesota, Missouri, Nebraska, North Carolina, Ohio, Oklahoma, South Dakota, Washington and Wisconsin.

Planned majors include engineering, communications, veterinary medicine, food science, agricultural economics, agricultural journalism, animal science, education and business management.

Crops

From Page 1

Northtown Automotive and just a little bit north of there, and then kind of exited town out by the Jim River. It wasn't real wide, but it was pretty intense."

In Nebraska, crops are also doing well compared to the rest of the nation. The USDA rated the state's corn crop as 76 percent good or excellent and the soybean crop as 79 percent good or excellent.

"For the most part, the crops are in good condition," said Tim Lemmons, Cedar County Extension educator. "We are seeing just a little bit of fungus developing on some of the crops, but it shouldn't be a problem with yield this year, especially those that are in dent or heavy dent."

Lemmons said pollination has been spotty and the extent of any problems depends on the area.

"Some areas are seeing some exceptional pollination problems due to the heat that we had several weeks ago. Other areas aren't really experiencing that problem at all," he said. "It depends on when the corn got put into the ground."

One of the main concerns now is a lack moisture, Lemmons said.

"Where we're at with this part of the season with corn, we'd still like to see some moisture out there, but it's not as critical as with the soybeans," he said.

"When you look out across the soybean fields, you start to see some of the lighter colored leaves and some of the fields

turning that gray color, and that's a good indication that we're a little bit limited on moisture."

Lemmons said that while the area has received some rain as of the late, it's been "hit and miss."

"The main problem with the precipitation is not that we haven't had it, but it's coming too fast," he said. "When it hits the dry ground, it runs off pretty quick. We'd like to see some good steady rains."

Both Strunk and Lemmons said that soybean aphids are also a concern for their respective locations.

"If producers have soybean aphids, they need to hurry up and take a look at their crop and decide if they need to spray or not," Strunk said. "Usually it's

not recommended after the R4 stage of growth, and we're kind of pushing right on that bubble."

"Populations can explode pretty quickly, so we encourage producers to get out there and scout their fields on a regular basis," Lemmons added.

Despite any concerns, both Lemmons and Yonke were positive about yield potential.

"Corn is going to be kind of spotty, but they should still be pretty decent yields — same with the soybeans," Lemmons said. "I don't think we'll have the yields we did last year, but they should be satisfactory."

"If you weren't underneath the hail, I think we have a chance for a really good bean crop, and I think the corn crop will be good, too," Yonke said.

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**YANKTON:
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By Bob Karolevitz

In 1999 Bob Karolevitz compiled all his weekly Press & Dakotan columns into a book, "Yankton: The Way It Was!". This book is now available once again with new additional columns.

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HURRY! LIMITED QUANTITIES!

Prostate Screening

Thursday, Sept. 1
4:30-7:00 pm
Avera Sacred Heart Cancer Center

Take advantage of a special \$10 prostate cancer screening Sept. 1 at the Avera Sacred Heart Cancer Center.

Screens will be provided by local physicians and Cancer Center staff.

Please schedule appointments by calling:
605-668-8850
Walk-ins are also welcome.

Avera
Sacred Heart Cancer Center
1115 West 9th Street ~ Yankton, SD ~ 605-668-8850 ~ www.averasacredheart.org