

C O M M U N I T Y

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, 319 Walnut, 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

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
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

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

SCHOLASTICS

MOUNT MARTY COLLEGE

More than 40 students from Mount Marty College's 2012 freshman class were recipients of the college's top academic scholarships this year. These four-year awards range from \$32,000 to full tuition. The top Presidential scholarship represents \$72,400 over four years of college.

Students with a minimum of a 26 ACT score or a 3.5 high school GPA are invited to compete for these scholarships during Mount Marty College's annual Scholarship Days held during their senior year of high school. While on campus for Scholarship Day, they participate in various activities and take part in a personal interview session. Scholarship winners are chosen based on a submitted essay, letter of recommendation, academic performance, and interview.

This year's scholarship recipients include (name/scholarship/city):
• Maggie Bisgard, Presidential, Yankton;
• Jordan Johnson, Presidential, Avon;
• Margaret McMahon, Presidential, Wisner, Neb.;
• Kelly Amundson, Dean, Vermillion;
• Samantha Blake, Dean, Centerville;
• Rebecca Broders, Dean, Bloomfield, Neb.;
• Kendra Cersosimo, Dean, Mitchell;
• Gina Dendinger, Dean, Crofton, Neb.;
• Taylor Dumke, Dean, Yankton;
• Lauren Janssen, Dean, Sioux City, Iowa;
• Rebecca Koch, Dean, Sioux City, Iowa;
• Bailey Kuckta, Dean, Wynot, Neb.;
• Luke Loecker, Dean, O'Neil, Neb.;

• Kami Meyerink, Dean, Platte;
• Caitlyn Oien, Dean, Yankton;
• Vanessa Rockne, Dean, Yankton;
• Jamie Thelen, Dean, Bennington, Neb.;
• Kaitlyn Westcott, Dean, Norfolk, Neb.;
• Shelby Wieseler, Dean, Hartington, Neb.;
• Gage Blaschke, Trustee, Sioux Falls;
• Tessa Carda, Trustee, Armour;
• Macey Fuerst, Trustee, Tripp;
• Danielle Gill, Trustee, Yankton;
• Katelyn Heisinger, Trustee, Tripp;
• Brandi Koehler, Trustee, Osmond, Neb.;
• Ryan Oye, Trustee, Luverne, Minn.;
• Raquel Sutura, Trustee, Tabor;
• Luke Backer, Benedictine, Norfolk, Neb.;
• Allison Berry, Benedictine, Cottage Grove, Minn.;
• Samantha Bischoff, Benedictine, West Haven, Utah;
• Molly Buche, Benedictine, Sioux Falls;
• Tesarra Byrd, Benedictine, Kadoka;
• Matt Hoines, Benedictine, Beresford;
• Jenece Holzbauer, Benedictine, Wagner;
• Jill Jandreau, Benedictine, Kimball;
• Alexandr Klimish, Benedictine, Yankton;
• Kalsey Leischner, Benedictine, Parkston;
• Kaylien Ogstad, Benedictine, Tomahawk, Wis.;
• Michaela Ramm, Benedictine, Sioux City, Iowa.
Visit www.mtmc.edu/financial/scholarships/index.aspx to learn more about scholarship opportunities at Mount Marty College.



Curious about the Bible? Or ever wanted an easy, no pressure way to find out what "God's Word is all about"? Learn about the blessings of the Bible by mail for FREE! Learn at your own pace with a "pen pal" helper. Drop us a note at...

P.O. Box 242 Yankton, SD 57078

Or call us at 605-665-6379 • Get started today!

Labor Day Deadlines

The Yankton Daily Press & Dakotan will be closed Monday, September 3, for the Labor Day holiday.

The following deadlines will apply:

Out On The Town — Noon, Wednesday, August 29

Tuesday, September 4 newspaper — 5 p.m., Wednesday, August 29

Wednesday, September 5 newspaper — 5 p.m., Thursday, August 30

Thursday, September 6 newspaper — 5 p.m., Friday, August 31

There will be no newspaper on Monday, September 3, 2012

YANKTON DAILY
PRESS&DAKOTAN

Dave Says

Is Accountability The Key?

Dear Dave,
I've been working the Baby Steps and doing a budget most months. But how does someone who is single stay motivated and focused with something like this? It feels sometimes like it would be easier if I had someone holding me accountable. —**Rick**

Dear Rick,
The first thing is to make sure you do a written budget each month. Not once in a while, not most months-every single month. If you don't draw the out-of-bounds markers, there's no way to know when you've stepped over the line, right? A monthly, written budget becomes your self-accountability tool, especially when you're single.

Still, there's nothing wrong with introducing a little accountability into your life. You don't have to be married to be accountable to someone other than yourself. Ask a good friend or

maybe even your pastor to have a look at your plan and see what they think. Just make sure this person is someone who knows a little something about money and finances.

Honestly though, Rick, I think doing the Baby Steps and following my plan can be easier for single people. Think about it this way: You don't have to talk someone else into coming along for the ride. You also don't have to come to an agreement with someone else on everything financial. All you have to do is get serious, look in the mirror, and say, "Quit being stupid with money!" In other words, you just have to do it.

Admittedly, you don't have the built-in accountability in a singles situation. But on the



Dave
RAMSEY

other hand, you don't have someone calling you a doofus when you mess up! —**Dave**

Dear Dave,
My brother was killed earlier this year, and my mom is finalizing his estate. He had a couple of federally insured student loans through Sallie Mae totaling \$8,000 at the time of his death, and the attorney probating the estate says mom now has to pay off those loans. Is that correct? —**Callie**

Dear Callie,
I'm so sorry to hear about your brother. But no, your lawyer is not correct. Payment for federally insured student loans is not due upon the borrower's death. They are waived. I'm going to give you two

pieces of advice. The first is to fire your attorney. We're talking about basic knowledge when it comes to probating an estate here. If he got that wrong there's no telling what else he's told you that's off the mark.

Second, you can take care of this by sending a copy of the death certificate to Sallie Mae. I'll warn you ahead of time that it may take a while to jump through all their hoops. I mean, you're dealing with the federal government. They're not exactly known for getting things right the first time. But once you're declared permanently disabled or you pass away, federally insured student loans are discharged and not held against the estate. Don't pay it! —**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Yankton United Way & Volunteer Services Announce 2013 Campaign During Upcoming Live United Week

The Yankton United Way & Volunteer Services (UWVS) announces the 2013 Campaign Kick-off during Live United Week Sept. 4-7.

The "ONE Can Make A Difference. Are You The ONE?" appeal extends to the greater Yankton community to reach the needs of neighbors from the very young to the elderly.

This year's campaign will have a new look with a one sheet mailer coming to each address receiving mail from the post office to Live United Week. The mailer will be delivered the week following Live United Week, which will feature daily events to raise awareness of the agencies and programs that benefit from the campaign.

• Tuesday, Sept. 4 — Participating businesses with marquee will be promoting "Live United" plus a free appreciation car wash from 4-6 p.m. at the Boys & Girls Club, 1804 Broadway Avenue, Yankton, with youth displaying their dirt removal skills.

• Wednesday, Sept. 5 — Free coffee will be served from 7-9 a.m. at two sites: First National Bank SD, 332 Broadway Avenue, and Pied Piper Flower Shop, 15th & Broadway. This event will raise awareness for the Imagination Library, a book program available to all children from birth to their fifth birthday of parents or guardians that live or work in Yankton County.

• Thursday, Sept. 6 — "Dine United!" Participating restaurants will be sharing a portion of their proceeds that day with UWVS. Visit www.yanktonunitedway.org or listen to the local radio stations for the participating restaurants.

• Friday, Sept. 7 — The Campaign Kickoff will occur during halftime of the first home football game of the Yankton Bucks. Before the game, a few of the partner agencies will provide games for the youth AND check out those bags of popcorn. A United Way & Volunteer Services sticker will be on them —

another way to raise awareness.

Hy-Vee will be hosting a UWVS display all week plus check out those grocery bags with the United Way logo on them. That weekend (Sept. 7-9), Hy-Vee is also accepting the nonprofit UWVS coupon that will capture 5 percent of the groceries bought when you present the coupon to them. Hy-Vee will also give its shoppers an option to "round up" their grocery amount by donating up to the next \$ the following week, Sept. 9-14.

The 2013 Campaign will fund more than 35 programs including the following agencies: Big Friend Little Friend, Boys & Girls Club, Boy Scouts, The Center and Senior Nutrition, Connections, Contact Center, Family Education & Counseling Center, Family Visitation Center, Girl Scouts, Homeless Shelter, Literacy Council, LSS Consumer Credit Counseling, Parents As Teachers, Red Cross, Retired & Senior Volunteer Program (RSVP), Sack Pack, Senior Companions, Southeast CASA,

Special Olympics, Women's/ Children's Center, and Yankton Transit. Programs include Dakota Dental Smile Mobile, Holiday Bed Giveaway, Imagination Library, Make A Difference Day Winter Clothing Giveaway, Toys For Kids, Community Volunteer Celebration and the Nonprofit Center.

Community support and progressive agency programs have sustained the 55 year longevity of the collaborative mission of the United Way & Volunteer Services. This support is working daily to provide assistance to the homeless, books and education for school readiness, activities and healthy meals for seniors, sanctuary for abused families, safe haven and appropriate activities for children before and after school, preventative programs for youth plus much more.

Ninety-nine cents of every dollar stays in the greater Yankton area. The annual appeal reaches 22 local agencies and programs.

Out On The Town

AUG. 31, SEPT. 1, 2
TOTAL RECALL
DIGITAL UP AND RUNNING!
Fri. 7:30 PM • Sat. 7:30 PM • Sun. 4 PM
Students \$2.00 Adults \$5.00
Idle Hour Theatre
Tripp, SD

Round 3
Bar & Casino

Scheduled Entertainment

Music Starts at 9PM

Sept. 1.....Go Figure

Sept. 5.....Open House

for Party Room

Sept. 8.....Rich Patton

304 W. 3rd, Yankton

Why FLY to Hawaii, When You Can DRIVE to Hawaii!!

August is Hawaiian Month at The Argo!

Enjoy Hawaiian Dishes and Environment

Thursday Special

ARGO Buy 1 meal get 1 HOTEL HALF OFF the 2nd

Crofton, Nebraska
1-800-607-2746
www.theargohotel.com
argo@gpcom.net • Open TH-SAT @ 5:30

*Equal or lesser value
*Must present this coupon
*Offer expires 08/30/12

Fundraising Event for Cramer-Kenyon Home

Garden and Landscaping Tour

September 9, 2012 • 1:00 until 5:00 p.m.

6 Yankton homes, including the Cramer-Kenyon Home at 509 Pine Street

Visit the homes in any order

Tickets \$10. Available at Hy-Vee as well as at each home.

Featured homes are:
Kent & Ruby Goeden, 1905 Green Street
Mark & Deb Stevens, 300 Northern Avenue
Sharon & Randy Bylander, 815 Maple Street
Jim & JoEllen Bowers, 701 West 10th Street
Jay & Debbie Bailey, 417 Pine Street
Cramer-Kenyon Historic Home, 509 Pine Street

Light refreshments served in the Cramer-Kenyon gazebo.

Join Us For Our Last Week Of The Season!
Closing For the Season Sunday Night, September 2nd

the marina grill

Open 11am
Tuesday-Sunday
Closed Monday
689-0126

Thanks For A Great Summer!

Kitchen open until 9pm

NO PARK PASS NEEDED

LEWIS & CLARK RECREATION AREA 605-668-2985
RESORT 605-663-2680 • MARINA 605-663-3111
www.lewisclarkpark.com

LEWIS & CLARK RECREATION AREA

Pancake Breakfast or Biscuits & Gravy

\$6.00 All You Can Eat
Children 4-10 \$3.00 • Under 3 free
Everyone Welcome!

Sun., Sept. 2 • 8AM-12:30PM

VFW Post 791
209 Cedar, Yankton • 665-3562 • Open To Public

Don't Miss Our

All-You-Can-Eat Broasted Chicken & Pollock Buffet With Salad Bar

Every Wednesday 5 to 9pm

Joe's Substation

Rural Lesterville • 605-364-7414

VFW Post 791
209 Cedar

OPEN TO THE PUBLIC

Wednesday & Sunday

5-7pm Cooks Choice

Thursday

Karaoke with Papa Ray 7-11pm

6-7pm – Domestic Beers \$1.50

5-7pm – Hamburger/ Pizza Burger & Fries \$5.00

Friday

Catfish with New Potatoes & Coleslaw Serving 5:30-8:00

Saturday

Veryl Hahn
Regular Menu 5:30-8:00

Bingo Wed. at 7:00pm
Sunday at 6:30pm
Happy Hour M-F 4:30-7:30

Chislic Served Last Wednesday of Each Month