

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, 319 Walnut, Yankton, SD 57078, or email to news@yankton.net.

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Billiards, 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.
Partnership 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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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 p.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

FOURTH SUNDAY

PFLAG (Parents, Families and Friends of Lesbians and Gays), 3 p.m., Peace Presbyterian Church, 206 E. 31st St.

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
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Whist, 12:45 p.m., The Center, 605-665-4685
Hand & Foot Cards, 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
Divorce Care, 7 p.m., Calvary Baptist Church
Divorce Care For Kids, 7 p.m., Calvary Baptist Church
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

PFLAG To Meet At Peace Presbyterian Church Aug. 25

The Yankton-PFLAG chapter will meet at 3 p.m. Sunday, Aug. 25, in the Fellowship Hall at Peace Presbyterian Church, 206 E. 31st Street (airport road).

Attendees will be discussing upcoming opportunities to learn more about equality on the local, state and national levels.

Anyone interested in moving equality forward in the community is invited to join PFLAG (Parents Family and Friends of Lesbians and

Gays) as it looks to inspire the future of the movement for LGBT equality. Whether you are a family member or friend of an LGBT individual or a member of the gay community yourself, there is no better way to gain valuable new perspectives than to join PFLAG at this time.

For more information about PFLAG, go to www.pflag.org. To contact the local chapter, email us at pflag_yankton@hotmail.com.

Dave Says

A Purchase With 403(b) Cash?

BY DAVE RAMSEY

Dear Dave,
Should I take advantage of a 403(b) withdrawal in order to buy a house?
— Bryan

Dear Bryan,
I wouldn't do that because it really doesn't accomplish anything. The only money you can take out is what you've put in, and any growth you've experienced has to stay in there. Basically, it's a retirement plan, and I wouldn't monkey around with retirement money to buy a home.

My advice is to make sure you're debt-free and you have three to six months of expenses set aside in an emergency fund. Once you've taken care of those issues, you can pile up a bunch of cash in a money market account toward the purchase of a home. You won't earn a lot of money, but it's a safe place to park your cash when you're saving up for a big purchase.

When it comes to saving and investing, I'm a big fan of mutual funds. The problem in this scenario is that if you start sticking money in mutual funds, then the market is down when you're ready to buy, you could've lost some money. That's not the route I'd want to go if I'm in your shoes, Bryan. I'd forego the opportunity to make money in order



Dave
RAMSEY

20- or 30-year term policy?

Dear Derek,
I think the big question is how long will you need this life insurance. If you and your wife are planning on having more kids in the next 10 years, I'd suggest a 30-year policy. That could put you in a situation of being 34 years old with a new baby. That's not old by any means, but your wife will need 20 years' worth of coverage if this happens, because you'd want the kids grown and out of the house before the insurance term runs out.

But that's just one of your financial goals at this point. You also want to be debt-free. And you need to ask yourself

to keep it safe for this goal.

— Dave

WHAT TERM DOES HE NEED?

Dear Dave,
I'm 24 years old, and I have a wife and child. We've been following your plan, and I'm about to buy life insurance. Should I get a

— Derek

some other questions. Are you going to have your house paid for 15 years from now? I sure hope you didn't take out more than a 15-year mortgage. Are your kids going to be grown and gone by then? Are you going to have a big pile of money in the bank by then? In other words, where are you going to be at the end of the term?

If 15 years from now you have \$700,000 in your retirement account, your house is paid for, and the kids are out on their own, then, if you die, your wife will be fine, financially speaking. But at that time, if you still have kids in the house and your home isn't paid off, then you'd probably need a 20-year policy.

That's how I would look at it. How much longer are you going to need life insurance?

— Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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Think Kindness Founder To Speak in Bloomfield Sept. 4

BLOOMFIELD — Bloomfield High School will be hosting an assembly with Brian Williams, a youth motivational speaker and founder of the non-profit organization, Think Kindness, at 9 a.m. Wednesday, Sept. 4, in the Community Auditorium. The public is invited to attend.

Williams will be challenging students to "15 Days of Kindness," where the Bloomfield and Wausa High students will be in competition with thousands of students across the country to see who can make the biggest difference not just within their community, but around the world.

Think Kindness, a non-profit organization that inspires youth to change the world through seemingly simple acts of kindness, realizes that in order to inspire teens, they need to make the campaign different, unique, and massive.

"We launch each challenge with a humorous and inspirational speech and at the end, we give the student body a challenge that will literally impact thousands of lives around the world ... without spending a dime," Williams says.

The Bloomfield and Wausa high schools are going to receive a challenge to collect altogether 5,000 pairs of gently used shoes from their communities. All of the shoes received will go to needy families within the United States and also sent to orphans around the world.

According to Williams, there are more than 300 million children in the world that can't afford a pair of shoes. This becomes a shocking figure when compared to the 2.4 billion new shoes Americans purchase every year, with the old shoes either collecting



Williams

dust in the closet or filling up a landfill.

"We hope to re-purpose gently used shoes and find them a new home and on the feet of someone in need. To those, its not just a pair of shoes, but the gift of hope for a brighter future," Williams says.

During the 15 days, students will document the acts of kindness that they do for each other, the adults in their schools, and the other people that they know in their communities. Though the challenge of shoes is what kick starts the student excitement, the message that quickly follows post challenge is even bigger.

"We wanted to start the school year with a Think Kindness challenge to inspire our students that each of us is capable of making a difference in our schools, our communities and around the world. It will be exciting to see so much kindness happening," says Amanda Rojas, a teacher at the Bloomfield and Wausa High Schools.

If you would like to donate shoes to the Bloomfield and Wausa Shoe Give challenge, you may drop off any type of gently used shoes at their schools, or at one of the community drop off points, to be announced later.

Kick Off The School Year With South Dakota's Largest Classroom

HURON — Teachers, kick off your school year with South Dakota's Largest Classroom.

The South Dakota State Fair is inviting teachers and students from across the state to participate in South Dakota's Largest Classroom on Thursday and Friday, Aug. 29-30.

"This educational program gives students an opportunity to experience things they may not otherwise have a chance to see in a regular classroom environment," said Jerome Hertel, state fairgrounds manager.

While attending South Dakota's Largest Classroom, students will be able to see the thrill show, Pirates of the Sky, Vogel's Exotic Animal Petting Zoo, Value Added Ag activities, Just Right for Me w/ Phil Baker, Sheltered Reality sponsored by Avera Health Plans, along with other activities such as the FFA Animal Nursery, a one-room schoolhouse, the Dakotaland Museum and 4-H and open class exhibits.

Schools are encouraged to register as soon as possible. Students that are home-schooled are also encouraged to register. Last year, nearly 1,200 students and teachers attended.

The program is free to students, teachers and chaperones. Lunch and parking will also be provided. The registration form can be obtained by calling 605.353.7354.

South Dakota's Largest Classroom is sponsored by Wells Fargo, Dakota Provisions, SD Education Association, Sara Lee, Old Dutch and Pepsi.

The 2013 South Dakota State Fair will run from Thursday, Aug. 29, through Monday, Sept. 2. Channel Seeds Preview night will be Wednesday, Aug. 28. This year's theme is "Starry Nights and Midway Lights." For more information on State Fair events, contact the Fair office at 800.529.0900, visit www.sdstatefair.com or find them on Facebook and Twitter.

Great Dakota Wine Festival Set

The Great Dakota Wine Fest, will be held at Valiant Vineyards in Vermillion Saturday, Aug. 24. The event runs from 10 a.m.-5 p.m. Besides wine tasting,

there will be music, vendors and games.

For more information, visit www.greatdakotawine-fest.com/

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DEADLINE: NOON, SEPT. 6TH

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