

COMMUNITY
CALENDAR

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.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
Quilting, 10 a.m.-3 p.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 to the public)
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

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
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

MONDAY

Line Dancing, 9:30 a.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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

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, 5:15 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

Neb. Artifact Show Slated Aug. 16

SEWARD, Neb. — The Nebraska Archaeological Society will host its 10th annual Nebraska Artifact Show at the Seward County Fairgrounds (Harvest Hall) in Seward, Nebraska, on Saturday, Aug. 16, from 9 a.m.-5 p.m. The show will feature exhibits of prehistoric stone artifacts originating from Nebraska and the Great Plains region.
 At 1:30 p.m. a presentation entitled "A Brief History of Glass Beads in the Indian Trade" will be given by Jeffrey J. Richner of the National Park Service (retired).
 Additional program features will include flint knapping and atlatl throwing demonstrations. The public is invited to bring artifacts and fossils to the show for identification by professional archeologists and paleontologists.
 The Nebraska Artifact Show is a non-commercial show and as such the buying and selling of antiquities is strictly prohibited. The Nebraska Archaeological Society founded in 2004 is a non-profit organization with no paid officers or employees.

KYNT
 AM 1450
MORNING COFFEE
 WEEKDAYS MONDAY-FRIDAY
Thursday, August 14
 7:40 am Yankton Conv/Vis Bureau (Stephanie Moser)
 8:20 am Yankton Chamber (Carmen Schramm)
Friday, August 15
 7:40 am Riverboat Days (John Kraft, Randy Oliver)
 8:20 am United Way (Lauren Hanson)

Dave Says

Freezing Your Credit Report

BY DAVE RAMSEY

Dear Dave,
 Do you recommend a credit freeze in order to protect against identity theft?
 —Eric

Dear Eric,
 I absolutely recommend doing that, especially if you're not borrowing money anymore. However, putting a freeze on your credit report only provides partial protection against identity theft.

Identity theft is where someone, for example, signs up for a credit card in your name. If Joe Crook signs an application with your name and address, and the credit card company issues the card without checking their blind-issue cards about seven out of 10 times - then the card will be issued to the thief. Having your credit frozen does nothing to stop that from happening. Still, if they check your credit and it's frozen, chances are they won't issue the card.

I'd also recommend having a good identity theft protection program in place. I have it on myself and all my team members at the office. If you don't have this, and someone gets a card in your name, the credit card company will demand that you pay the bill. You can insist it's not you, but that won't do much good. Then, you'll have to go through the hassle of filling out affidavits and police reports.

You may get out of paying for it in the end, but you'll still have to spend dozens, if not hundreds, of hours dealing with the credit card company trying to get the whole mess straightened out!

—Dave

KEEPING MOTIVATION UP

Dear Dave,
 I make \$30,000 a year. I've just started Baby Step 2 of your plan, and I'm paying off my debts from smallest to largest. I have \$55,000 in debt, including \$15,000 on a car loan. I recently picked up a part-time job to help pay down the debt, but sometimes I'm working 70 hours a week. Do you have any recommendation for staying motivated during this process?

—Brandon

Dear Brandon,
 I understand, man. We can all get tired and run short on motivation from time to time. There's an old saying that fatigue makes cowards of us all. I know sometimes, when I'm traveling a lot, I can lose some boldness, strength or compassion when I get tired. So fatigue is a real issue if you're working long hours and facing additional pressure.

The balance on your car is awfully high. My general rule is that you don't want to own vehicles equaling half or

more of your annual income. If I'm in your shoes, I'd sell that car and move down to a little beater for a while. I'm not talking about a rattletrap piece of junk, just something lots less expensive. You can find a decent used car to fit the bill, and that would get rid of a big chunk of debt in a hurry.

At this point, I think you just need to feel like you're making some measureable progress. Sometimes, that means throwing a stick of dynamite into the middle of your life. Also, try keeping your debt snowball list where you'll see it on a regular basis. I knew one lady who kept in on the fridge, so she could look at all the little red lines drawn through things she had paid off. It was a visual reminder of the progress she had made, and it provided motivation to keep working hard and become debt-free!

—Dave

** Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

Chili Challenge And New Pork Butt Battle To Be Hosted at SD State Fair

HURON — Free events at the 2014 South Dakota State Fair will include the Pork Butt Battle sponsored by SD Pork Producers, Advanced BioEnergy and 1st Financial Bank USA, as well as Jack's Campers Chili Challenge.

The Pork Butt Battle is new to the State Fair this year. Competitors will square off to see whose pork butt will come out on top. The event is sure to feature some of the best pork around.

Visitors to the fair are welcome to attend the People's Choice Tasting at 3 p.m. CDT on Friday, Aug. 29, at Horticulture Park. Visitors can taste each competitor's final product and vote for their favorite. If you think your pork butt is up to the challenge, rules and entry forms can be found on the South Dakota State Fair website under the Special Events section.

Jack's Campers Chili Challenge has made its home at the State Fair for many years. Participants from all over come to compete for the title of Best Chili. People's Choice Judging is again free to the public and will start at 1 p.m. CDT on Friday, Aug. 29. Rules and entry forms for the chal-

lenge can be found on the SD State Fair website under the Special Events section. First through third places and the people's choice winner in each contest will take home cash prizes.

The 2014 South Dakota State Fair will run from Thursday, Aug. 28, through Monday, Sept. 1. Channel Seeds Preview night will be Wednesday, Aug. 27. This year's theme is "What Does The Fair Say?"

For more information on State Fair events, contact the Fair office at 800-529-0900, visit www.sdstatefair.com or find them Facebook and Twitter.

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Financing Available

Larry's HEATING & COOLING
 920 Broadway, Yankton, SD • 665-9461 • 1-800-491-9461

GOLFERS WANTED
 Come play in the **ANNUAL CHAMBER GOLF TOURNAMENT**
Friday, Sept. 5
Hillcrest Golf & Country Club
Registration Opens at 11 a.m.
Shotgun Start at 1 p.m.

\$75/person
 Add'l \$20/person for cart
 (Includes 18 holes, dinner, prize eligibility, door prizes)
\$10 for 2 mulligans/person
FREE games and optional pay to play challenges
PRIZES ON EVERY HOLE!
Top 3 Placing Teams win Chamber Dollars and pro shop prizes

Hole In One Hole Let the Pro Make the Shot
 Betting Hole Other fun games & give aways at holes
 Putting Contest

Trailmasters First Dakota National Bank First National Bank First National Service Center	Cowboys Gerstner Oil Co., Inc. Hatch Furniture & Flooring John A. Conkling Distributing Co., Inc. Kopetsky's Ace Hardware Broadway Lewis & Clark Specialty Hospital Regional Technical Education Center, Inc. Ruppier Tours, L.L.C. SAPA Extrusions, Inc. Welfi Construction Corporation Yankton School District 63-3
Buckaroos 5-Star Communications Avera Sacred Heart Hospital CoTrust Bank - Fox Run Hy-Vee KYNT Northwestern Energy Slumberland Furniture	Cowpunchers Aaron's Sales Art's Garbage Service (Waste Connections Company) Affordable Self-Storage, LLC Century 21 Professional Real Estate Dakota Beverage Co., Inc. Discovery Realty & Management Services, L.L.C. Home Federal Bank Jim River Fencing SDN Communications Smith Insurance Inc., M.T. & R.C.

Chuckwagon
 Baldwin Filters, Inc.
 State Farm - Rhonda Wesseln
 Vishay Dale Electronics, Inc.
 Wireless World
 Wohlenberg Ritzman & Company, L.L.C.
 Yankton Medical Clinic, PC.

Yankton!
 WHAT A DISCOVERY
 CHAMBER OF COMMERCE
 803 E. 4th St., Yankton, SD
 665-3636

Deadline to Register - August 29
Call 665-3636 or go to www.yanktonsd.com/golf

VNEA 8-9 Ball Sign-Ups & General Informational Meeting
Thursday, August 14 • 7:00pm
 304 W. 3rd, Yankton

ANNUAL SUMMER LIQUIDATION
 NOW through Sunday, August 17

80% OFF savings in EVERY Department
Knit Tops starting at \$4.99
Accessories 80-90% OFF
JEWELRY clearance Nail Polish, Lip Gloss \$0.99
Fleece Jackets starting at \$9.99

70% OFF New Accessories Fall Themed Items Collegiate Items New Books/Toys

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