

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., November: Mongolian/King Buffet Yankton, 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.  
**Weight Watchers**, 12:30 p.m., BC Conference Room.  
**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  
**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.

**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

**Mobile Homes Are A Bad Investment**

BY DAVE RAMSEY  
www.davesays.com

**Dear Dave,**  
I've heard you tell people not to buy mobile homes. We bought one when we moved out of our apartment, and it's been much cheaper for us. Why do you feel this way?

— Debbie

**Dear Debbie,**  
It's simple. Mobile homes go down in value. When you buy a house, it goes up in value in the long run. From a financial standpoint, mathematically, when you buy a mobile home, you're buying a very large car in which to live.

Now, I'm not necessarily against manufactured homes. But the phrase "manufactured home" can mean different things to different people. My test goes something like this: If it's a type of

housing that doesn't look like it had the wheels yanked off, then it will probably go up in value over the years.

There's nothing wrong with renting an apartment for a while. When you pay out rent, that's all you're losing in the deal. But when you buy a mobile home, you're losing out with the payments and you're losing money every day as the thing goes down in value.

That's why I tell people not to buy mobile homes!



Dave  
**RAMSEY**

— Dave

**NO HELP FOR THE UNREASONABLE**

**Dear Dave,**  
My stepdaughter is 17 and will be starting college this fall. Her dad and I want to help her with

expenses, but she's chosen a private university (with the help of her other parents) that costs \$250,000 for an undergraduate degree. We don't want her going into student loan debt, but we can't afford that kind of money, and she's really pressing the issue. What do you suggest?

— Christina

**Dear Christina,**

The biggest problem I see is that you've got a 17-year-old girl wagging the dog. I can tell you right now this wouldn't happen at my house. When it comes to the parent-child relationship at that age, the adults tell the children what to do. It doesn't happen the other way around.

If this child is going to take

your money, then she needs to take your advice too. If she's not willing to be reasonable and take your advice, then she gets none of the money. There's no undergraduate degree on the planet worth \$250,000. The whole idea is absurd, and somebody needs to say that out loud.

This girl can work, and she can go to a state school and get a great education for about a fourth of that price. Since you're in Texas, there's absolutely nothing wrong with the University of Texas or Texas A&M. They're great schools. And at that price range, I'm sure it would allow you guys to pitch in and help out some.

But seriously, a quarter of a million dollars for an undergrad degree? I don't think so!

—Dave

\*For more financial help, please visit daveramsey.com.

**COMMUNITY CONNECTIONS**

**Live United By Building Brighter Futures**

BY PAM KETTERING  
Yankton Area United Way

The holidays are here! At the office of the United Way & Volunteer Services we have been answering calls from very caring neighbors that want to "pass it on" by sharing their gifts with others in the community that need a helping hand. We love this time of year! Actually, we love the rest of the year too due to the very caring neighbors that generously enable great things to happen day in and day out. Sharing time with children and seniors, providing shelter, food, and transportation, counseling, assisting in time of disaster -- all and more are accomplished in partnership with caring neighbors and caring programs. Following are a few examples of living UNITED.

**READING:** Elementary students get special attention when a RSVP (Retired & Senior Volunteer Program) volunteer enters the classroom. A student grabs the reading material, sits next to the volunteer and begins to read. With a classroom of students and curriculum that must be taught, there is little one on one time to read with the teacher. The volunteer shares this special time in the roles of assistant, teacher, mentor and sometimes grandparent to the children in participating classrooms at Beadle, Lincoln, Stewart and Webster Elementary Schools.

Last year the RSVP volunteers contributed over 980 hours toward this crucial time for the young students allowing them to become comfortable and confident with their reading skills. They also have promoted the joy of reading to groups of children by reading stories to Headstart students, Summer Lunch Program participants, Mrs. Santa followers and providing reading outreach

for the Yankton Public Library to the local day care centers.

**HOMELESS:** A visually impaired man came to the Homeless Shelter with no money or a place to live. After welcoming him to the Homeless Shelter he regained access to his Social Security benefits, signed up for food stamps, connected him with Services for the Visually Impaired, and within three weeks found a low-income apartment.

His success continues as he is now a graduate of the School for the Blind, has recorded his first musical album, and lives in permanent housing. He is very grateful to the Shelter for the assistance in building his future. He phones frequently to thank them for his regained confidence and independence.

**TRANSPORTATION:** When leaving the house the use of a wheelchair is required. No longer able to utilize a walker, mobility has become more difficult. The solution is Yankton Transit. With a phone call made 24 hours in advance, the bus arrives at the front

door, the client in chair is lifted into the bus, and takes the couple where they need to go. When they are ready to return or make another stop another phone call is made, the bus arrives and away they go again! Lifting a walker into the trunk of a car was not difficult -- lifting a wheelchair was impossible. Yankton Transit provides accessibility and normality to lives.

**MENTORING:** The elementary student was lost. His grades were hitting bottom, his friendship with other kids was always short lived, he was not involved with any activity, he needed more support than his mother could provide. Signing up with Big Friend Little Friend started his journey to building a positive future. With another caring adult spending time with him, listening, experiencing making positive choices, knowing someone cares unconditionally, having a friend through thick and thin -- that has made a difference in this now young man's life. He is no longer in the

program due to his age; however, his bond with his Big Friend remains. Keeping in touch is accomplished with phone calls and visits. A true friendship and life was built and maintained.

Building a Brighter Future is the message United Way & Volunteer Services has been heralding during the current campaign. Each of the partner agencies connect with our neighbors of various ages and walks of life striving for success in building positive, brighter futures -- one life at a time -- one step followed by another -- networking together -- working toward a UNITED goal.

Working toward a UNITED goal involves more than the partner agencies working together. That is only a portion of the story. The rest of the story involves YOU! You have skills, resources, time (yes, even though it may be limited), energy, and a caring heart that is needed to build brighter futures. Carol Burnett said, "I think we're here for each other." Live UNITED!

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To register your float (no charge) or for more details go to www.historicdowntownyankton.com or call Hanna Sitting Crow at 605-760-4696.