

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., December: Fleegs Riverside Roadhouse, 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.

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

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, 5:30 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

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685

Business And Friendship May Not Work

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
I'm about to buy my first home. My plan is to buy a duplex and rent out the other side to help pay down the mortgage quickly. A friend of mine wants to be my renter, but I'm worried that this could jeopardize our friendship. What do you think?
— Jerry

Dear Jerry,
This can work, but the odds aren't in your favor. When you do business with friends you always face the risk of running into a situation that can damage the relationship.

Does this mean you can never do business with friends? Of course not. I do a lot of business with friends. But I make sure that the specific requirements of our relationship are laid out very clearly, in writing.

It would be a good idea to

make sure he understands that he absolutely must come talk to you ahead of time if there's even a chance that he might not make the rent one month. Most problems can be worked out, but you're not running a charity. This needs to be emphasized in a kind-but-firm manner.

Sometimes friends have unrealistic expectations on both sides. The friend who is renting may think he'll get some slack on the payments, or the friend who's the landlord may assume the renter will be a model tenant. These dangerous myths need to be addressed and ironed out before anything is signed.

You can make it work, Jerry. Just be straightforward, and make sure the rules are understood by everyone involved.



Dave
RAMSEY

Then, when you have to enforce the rules, do it gently but firmly.
— Dave

CO-SIGNING LEADS TO STUPID TAX

Dear Dave,
My wife co-signed on a loan for an ex-boyfriend five years ago when they were together, before we even met. Now a collection agency is after her. Our attorney has recommended we take Chapter 7 bankruptcy, but the debt is only \$5,000. Is there a better way?
— Jeff

Dear Jeff,
You bet there's a better way! It's just plain stupid to even consider trashing your financial life over \$5,000, because bankruptcy stays on your record for years. This is an old loan with very

low expectations for collection. The collector probably bought it for next to nothing, and everything he gets will be profit. It's not uncommon for debts this old to be settled for fifty cents on the dollar, and sometimes even less. Haggle with them, and I'll bet you can talk them down to \$2,500.

Get an agreement in writing before you send them a dime, and do not give them access to your bank account. They'll threaten to sue, or ruin your credit and that kind of stuff, but my guess is you can work this out. It may take a couple of weeks and some patience, but that's nothing if it will save you \$2,000 to \$3,000.

You guys will have to pay some Stupid Tax on this one, but I hope it will teach you both a very valuable lesson. Never co-sign a loan!

—Dave

* For more financial help please visit daveramsey.com.

COMMUNITY CONNECTIONS

Building Brighter Lives Minute By Minute

BY PAM KETTERING

Yankton Area United Way

The generosity of this community is truly beyond compare! From the cold, snow bound days of January to the flooding waters in early spring to the shopping of toys and other expectations of children for a wondrous Christmas, neighbors take care of neighbors! "Visions of sugarplums dance in their heads" is not to be daunted by the caring hearts of people who call to "adopt a Toys For Kids family." The response to the United Way & Volunteer Services' annual campaign is 20% ahead of last year's contributions at this time.

Lives are being touched minute by minute right here in this little corner of the world. The most amazing miracle of it all is when one life has been improved, the ripples spread to the ocean of people that are not even aware of its origin. The adage is true: when the least of them are uplifted, we are all lifted higher.

Two of the partner agencies that benefit from the community's generosity are featured: The Family Education & Counseling Center and Sack Pack.

The Family Education Counseling Center addressed grief with teenagers in group therapy, family relationships, anger management, and education with a total of 699 people served in 2010. An example of their outcomes with a counselor is as follows:

The young man first came to see me nearly four years ago. He was habitually in trouble both at school and out of school. But over the years as he and I have worked together, talked together and basically learned to trust, the young anxious boy has become a more settled young man. That story



Pam
KETTERING

FECC continues to receive from the United Way, as most of these young men are not covered by insurance plans.

Sack Pack provides a sack of food for the weekend so low income students are not coming back to school on Monday only thinking about eating, which dramatically affects their learning capacity.

During this Christmas Season, many of us turn our thoughts to our favorite foods. We look forward to that special holiday dinner or perhaps that special holiday treat. Food and Christmas just seem to go together.

Unfortunately there are those in our community who will not have that special meal or holiday treat. They will struggle to have any food to eat at all. Our schools seek to help by providing students with free and reduced lunches. This program provides healthy well balanced meals for children on weekdays throughout the school year. But what happens to them on the weekends when the children are not in school and there is nothing at home for them to eat? The Yankton Sack Pack program seeks to address this need by providing

students with nutritional, child-friendly food to take home for the weekend.

The food chosen is shelf-stable, kid friendly and easily managed by the children. The food is usually packed on Wednesdays by volunteers and distributed to the schools on Fridays. All food is given to the children confidentially.

Some commonly asked questions about the Sack Pack Program are:

• Is there a cost to the school or families? No. The Sack Pack Program is free to the school and families of children in need. The program is supported by donations and sponsorships from the community.

• Who is Eligible for the program? All students are eligible for the Sack Pack Program who feels they have a need.

• Who pays for the food? The Sack Pack Program buys all the food that goes into the packs.

Funds for the Sack Pack are provided ONLY by community support as well as an allocation from United Way & Volunteer Services of Greater Yankton. However, this past month our program was very fortunate to receive over 1000 pounds of food through a food drive that was held at our local Wal-Mart. We also have received over 350 donated jars of peanut butter that will be included in our Christmas pack. All of these donations were made by the generous people of our community.

• What schools are participating? We are currently providing meals at Webster and Lincoln and Stewart Elementary Schools. However, effective the

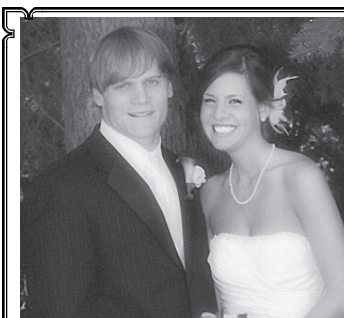
first of the year, the Sack Pack program has had to make a very difficult decision and will need to discontinue providing weekend meals to Stewart Elementary due to lack of funds. We are asking our community to join us in our mission to be able to begin providing packs to Stewart again for the school year 2012 - 2013 Our hope is to be able to add Beadle School as soon as funds become available.

• How many children are participating? We currently serve 360 students at Webster, Lincoln, and Stewart Elementary Schools

• What is the cost to provide meals to a child each week? Each weekly pack has an average cost of \$3.75. This amounts to \$1,350.00 per week to provide packs to all 360 students. (\$5,400.00 per month)

One of the best ways individuals, civic groups, churches, foundations, and businesses can help, is to consider helping to sponsor a child. What better way to celebrate this joyous season of giving not only at Christmas, but during the entire school year and beyond. Your gift can be mailed to the Sack Pack Program; P.O. Box 7038; Yankton, SD 57078 or by calling 661-7993. We would very much like to visit with you or your organization and share all of the various ways people can join our effort. This can be arranged by calling 661-7993. Thank you in advance for considering the Sack Pack Program this

Holiday Season! "Because Achieving Doesn't Stop for the Weekend"



Kruse-Vavriska

Ryan Vavriska and Sarah Kruse were married Sept. 9 at the Isaak Walton League, Sioux Falls, with Pastor Cheryl Grams officiating. Parents of the couple are Steve and Teresa Vavriska of Tyndall and Darwin and Terese Kruse of Fulda, Minn.

Maids of honor were Brianna Kruse and Lorisa Kruse. Bridesmaids were Stephanie Vavriska, Cheyenne Kruse and Lindsey Carmon. Flower girl was Jurni Vavriska. Best man was Jesse Hajek. Groomsmen were Rodney Rothschadl, Todd Neu, David Painter and Matthew Boden. Ring bearer was Ryan Parks. Ushers were Justin Rothschadl and Jason Kokes.

Readers were Norma and Patrick Rothschadl. Flower attendants were Teri Vavriska and Lara Parks.

A reception was held at the Isaak Walton League with David and Jolene Vavriska and David and Jane Kruse as hosts and hostesses. Cupcake attendants were Joe and Bonnie Vavriska and Jon and Jill Vavriska; guest book attendants were Amy Keppen, Megan Kruse and Molly Weubker; punch attendants were Tammy and Jerry Mesman; and gift attendants were Kelsey Mesman, Sierra Mesman, Chase Kruse and Alynn Ingledue.

The bride and groom are 2010 graduates of the University of Sioux Falls. The couple recently moved to Rapid City where Ryan will manage a Complete Nutrition store.

Bring Home Some Holiday Spirit!

Qream Peach Liqueur

Lisa's Liquor

401 Picotte, Yankton
605-665-2188

YOUR NEWS!
The Press & Dakotan

Join Us For A
Holiday Open House

December 15th & 16th
Yankton Locations
During Regular Business Hours
Refreshments Will Be Served

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