

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., January: Yesterday's Cafe, 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

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.

Where Does The Donation Go?

BY DAVE RAMSEY
www.davesays.com

Dear Dave,
Our financial situation is pretty good now, and my husband and I feel it is time to start giving something back. There are several organizations we're interested in helping, but how can we know if they're legitimate and will use our money wisely?
— Laura

Dear Laura,
I really appreciate your giving spirit, but the truth is you can never be 100 percent certain about this kind of thing. About the best you can do is put in some serious time researching and digging beneath the surface of various organizations to find some that are a comfortable fit for you.

My wife and I give the majority of our donations to Christian ministries. It's not unusual for us to take a tour of the place to see what kind of feel we get while we're there. If they're secretive

or not forthcoming with what we consider to be basic information about how they operate, or if we see signs of opulence or super-luxury, you can bet we'll be asking lots of questions.

Talk to the leaders and administrators about what they plan to do with the money from your donation. You have a right to know this. I mean, if they're going to give the money to hurricane victims, you want the victims to get the money, right?

People who work for a charitable organization need to make a decent living just like everyone else. But if they're ultra-rich, it could be a sign that they're not being responsible with their donations. Take a look at their administrative costs — what percentage of donations goes directly to the cause — and any-



Dave RAMSEY

thing else you feel would help you make the right decision. Giving is like anything else. It takes time and work to do it responsibly and with excellence!

—Dave

WHERE DOES DEBT GO WHEN FILING BANKRUPTCY?

Dear Dave,
What happens to the money that is owed when someone files bankruptcy? Do creditors just have to write it off, or do other people pay the price through taxes or higher interest rates?

—Grace

Dear Grace,

In most cases the creditor just loses the money. That's one of the risks businesses face. Of course, any bankruptcy is also a seriously bad mark against the filer's credit record.

Chapter 13 filings may be considered a little less severe than Chapter 7 because you're showing an interest in retiring the debts. They often allow — if you have a regular income and limited debt — to keep some of the property you might otherwise lose. Also, some debt balances may be partially discharged, with the filer agreeing to make monthly payments to the trustee for distribution among remaining creditors.

A Chapter 7 bankruptcy is lots tougher on the one who files. It involves liquidating all assets that aren't exempt. Some of the filer's property may be sold by a court-appointed official — a trustee — or just turned over to creditors.

It's really a lose-lose situation, Grace. The business loses money, and the filer suffers the emotional pain of participating in a shameful process.

—Dave

*For more financial help please visit daveramsey.com.

Toys

From Page 1

But anyone can come in and pick up a toy." In years past, the Contact Center received a handful of toys to give away. This event is unprecedented.

"There has been an increased need for people for food resources this year," Hento says. "Summer is hard when kids are home and need more food. Our supplies were fairly low this summer, but the community really stepped up and helped us restock. There's books, a basketball hoop, a bicycle, some new stuffed animals and a rocking horse. Actually had someone who made Barbie beds

and brought them in for the giveaway."

Hats, gloves, quilts, baby clothes and toiletry items are also being given away with the toys.

"I'm sure it will all go by the end of Thursday," Hento says. "Mary Robb and Julie Persaklis will help with the giveaway. It's a great feeling to be able to do this in addition to the food baskets. It's hectic to get it all ready but it's fun to see people be able to come in and have things for their kids that they couldn't afford to buy."

Hento, who has worked at the Contact Center for the past two years, says her greatest reward is knowing she's able to help others meet their basic needs.

"It's a good feeling when you go home every evening," Hento says.

"I wish the people who donated items could be here to see how appreciative par-

ents and kids are when they can come in and pick these things up," Robb says. "It's been very much a team effort. Two guys from the Solid Waste department helped us carry everything in."

"A lot of times people think recycling is plastics and bottles and newspapers, but it's much more than that," Robb adds. "When my kids were little I sometimes shopped at rummage sales and found nearly new toys that I kept for Christmas. I've never had such a warm Christmas feeling as I experienced here yesterday when we started distributing the toys. Parents were so pleased and kids were ecstatic. One mother told us she had no way to buy her child a toy so she thought the event was so wonderful. We plan to organize the event again next year. It's a good thing in many ways for our community."

Weather

From Page 1

For the period of Sept. 1-Dec. 20, the Yankton area reported 2.95 inches of precipitation, well below the average of 5.56 inches and the 18th lowest amount recorded, dating back to 1932.

The average temperature of 47.0 for the same time period was also well above normal and was the 13th warmest average on record.

Gillispie said conditions could gravitate toward normal throughout January, February and March, but forecasts for surrounding areas make it difficult to project a long-term outlook.

"We've got the cool, wet stuff to the west, and some warm, dry

stuff to the south and southeast," he said. "Southeastern South Dakota across much of Nebraska and Iowa is in that transition area where we have equal chances going for above normal, normal and below normal on both temperatures and precipitation. So it could go either way."

Gillispie said one thing to keep in mind for January and February is the effect snow cover has on temperatures.

"We just don't see the cold overnight lows without a lot of snow cover," he said. "So the longer we go without snow cover, the better the chances are of seeing above-normal temperatures."

Southeastern South Dakota hasn't been the only region to see below average amounts of snow.

According to the U.S. Army Corps of Engineers, mountain snowpack levels for the Missouri

River Basin are below normal as well.

As of Dec. 19, the mountain snowpack in the "total above Fort Peck" reach was 68 percent of normal, and the "total Fort Peck to Garrison" reach was 90 percent of normal.

Despite those numbers being low, it is still too early to predict what effect those levels will have on the basin next year, said Kevin Grode of the Missouri River Water Management Division.

"It didn't peak until May 2 of last year, so we have four full months of 2012 to still accumulate snowpack in the mountains," he said. "It's very early in the mountain snowpack season."

Gillispie said the long-range outlooks for the Pacific northwest through the northern Rocky Mountains and into the western Dakotas call for below normal temperatures and above normal

precipitation, which could contribute to higher snowpack levels. However, like Grode, Gillispie said it is too early to gauge any flood potential based on the information present at this time, especially since mountain snowpack is only part of the equation.

"The one thing we have to remember if we are looking at flood potential for next year is, even with the much above normal snowpack that was up there last winter, the flooding wouldn't have been near what we saw on the Missouri River without the record rainfalls in May and June out away from the mountains," he said. "So any flood impact we're going to have to watch for on the Missouri River next spring and early summer is yet to be determined. We have quite a bit of winter left."

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Beth J. Beeman,
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Wishing you and yours a happy holiday season filled with good times, good friends and good memories.
We thank you for your support this past year. You've delivered us nothing but kindness, and we hope we've done the same for you.

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*Christmas greetings from our family to yours...
May you have a Christmas season filled
with love, laughter, peace and joy.*

State Representative Nick Moser, Ginny and Zoey