

C O M M U N I T Y
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.

Dave Says: Review The Research

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
I've heard you say that people spend more with plastic than with cash. Exactly what does that mean?

— Edmund

Dear Edmund,
There have been several studies done in recent years that show people spend less money when buying with cash as opposed to swiping a credit card. One study in particular conducted by MIT and published in Carnegie Mellon magazine, indicated through the use of Magnetic Resonance Imaging (MRI) that the pain centers of the brain are activated when you spend cash. Of course, it depends on the item in question and individual spending patterns as to exactly how much less is spent, but the average is between 12 and 18

percent.

Want some more information? When McDonald's first began accepting credit cards they conducted a focus group study in their restaurants on credit card users versus cash users. At that time, the difference was about 42 percent, meaning that a person using cash bought 42 percent less in a fast food setting than someone paying for their meal with a credit card. On other, more expensive items, the percentage generally drops. But these studies and others have proven that people spend more when using credit cards instead of cold, hard cash.

See what I mean when I say you can't beat the credit shark at his own game? Even if you're one



Dave
RAMSEY

of the few who pays their credit card bills on time every month, you're still throwing your money away!

—Dave

TRUST BROKEN AFTER COSIGNING

Dear Dave,
My dad cosigned on a car loan for me a few years ago before I began working your plan to get control of my money. I missed some payments back then, and it has affected our relationship. I've since paid off the car, but how do I make things right with my dad?

— Stephanie

Dear Stephanie,
I know you're hurting, but a lot of this is up to him. The truth is he's partially to blame for being dumb enough to cosign in

the first place. And if this was just a mistake you made when you were a kid, then he should be mature enough to realize that and recognize the progress you're making now with your finances.

If you haven't yet apologized for messing up, I think it's something you should do very soon. Let him know how much you hate that it harmed your relationship, and tell him you're following a program that will help you make sure nothing like that ever happens again.

Then, if he can't accept that and move on, it's all on him. I know that's not what you wanted to hear, but sometimes time is the only thing that heals those kinds of wounds.

—Dave

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

Ugly, Gaudy Christmas Sweaters All The Rage

BY DINESH RAMDE
Associated Press

MILWAUKEE — Oh, the sweater designs are frightful, but the parties are so delightful. So if you've got one to wear, let it show, let it show, let it show.

If your grandmother ever gave you a cheesy holiday sweater that you never thought you'd wear, be grateful — it's a hot fashion item now. Gaudy Christmas sweaters have become all the rage. Ugly-Christmas-sweater parties are so popular that thrift stores and specialty retailers are making sure the kitschy clothing is in stock, and enterprising entrepreneurs are cashing in.

One Chicago couple say they've sold more than 3,000 sweaters this year from a website they started in 2008, while a pair of Milwaukee siblings expect to clear a \$5,000 profit from a new site they launched just last month.

Jack McCarthy, 17, and his sister sell sweaters scavenged from thrift stores and yard sales for anywhere from \$19 to \$45 on UltimateUglyChristmas.com.

"People just seem to love outdoing each other in ugliness," McCarthy said. "The key is, you want something that's tacky in a good way. You don't want ugly like boring, you want something like a piece of art. Something that might look good if it weren't on a sweater."

"Like it might be a good Christmas decoration, but once you put it on yourself that's where it becomes ugly."

The sweaters' popularity reflects a common fashion arc: Something trendy goes out of style, only to become cool again decades later. Some people speculate that loud sweaters evoke fond memories of holidays past. Others say it's just an expression of holiday cheer.

Either way, when it comes to Christmas sweaters, uglier is better. Bright and mis-



matched colors are a plus, as are sequins, beads and fringes. But the clincher is graphics — winter scenes busy and intricate enough to make the viewer cringe.

Emily Bell knows ugly when she sees it. The 30-year-old from the Milwaukee suburb of St. Francis was determined to win her friend's ugly-sweater contest. So she scoured thrift stores with one strategy: If a garment could be called tasteful, it wasn't good enough.

For less than \$10 she bought a blue blazer covered in oversized stars, trees and snowmen, along with a bright red sweater showing a Christmas tree trimmed with bulbous red ornaments.

"Everyone was horrified and amused," Bell said of partygoers who awarded her the top prize. "Either piece is ugly on its own, but there's no one on Earth who could see them together and find them anything but ugly."

Retailers are capitalizing on the demand.

Revenue

From Page 1

higher returns developed this year, a 3 percent increase was figured into the budget. After a couple of years of zero or little growth in sales tax revenue figured into its budgets, the city has returned to a more traditional projection of 3 percent for 2012.

Sales were up in almost all sectors through October compared to last year, according to

Viereck.

"We're really up in all services except for agriculture," he said. "In that sector, we're down .77 percent through October. It's less than 1 percent of the grand total, however."

Viereck calculates that through October, construction was up 28.46 percent, manufacturing was up 4.8 percent, transportation was up 3.05 percent, wholesale trade was up 24.22 percent, retail trade was up 5.31 percent — which is 60 percent of the total — finance was up 7.16 percent, services were up 10.72 percent and "other" (which ap-

plies if there are two or less businesses in the sector) was up 14.69 percent.

While the November stats are sales tax revenue due to the city according to filings, Viereck said

that the taxable receipts actually received by the city through October were up 7.92 percent.

"That's the actual money in the bank," he said.

Schweser's Once-a-Year Clearance Event

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Friday, Saturday, Sunday

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