

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, 319 Walnut, 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

FRIDAY

Line Dancing, 9:30 a.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 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

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
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
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 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

Don't Cash Out That 401(k)!

BY DAVE RAMSEY

Dear Dave,
Is it a good idea for a married couple in their early 30s, who have a lot of student loan debt, to cash out one of their 401(k)s to pay it off? — **Marcy**
Dear Marcy,
No way! You never cash out a 401(k) or IRA to pay off debt, unless it's to avoid a foreclosure or bankruptcy. Let's say you take \$50,000 out of your 401(k). Do you know what happens next? They're going to charge you a 10 percent penalty, plus your tax rate. If you make \$75,000 a year, that puts you in a 25 percent tax rate, plus the penalty. That's a 35 percent hit, and that's how much of your money is going straight down the toilet.
Look at it this way. You wouldn't ask me if it's okay to bor-

row money at a 35 percent interest rate to pay off your school loans, right? That would be ridiculous, and this is just as dumb.

There are no short-cuts when it comes to getting out of debt, Marcy. Roll up your sleeves and get on a beans and rice budget where every dollar has a name. This will enable you to save money and pay off that debt! — **Dave**

PAYING FOR THE CLASSES

Dear Dave,
My wife and I have our fully funded emergency fund in place, and we're debt-free, except for the house. She wants to return to school to get a master's degree and change careers. She'll be reim-



Dave
RAMSEY

bursed up to \$7,000 a year. Can we use some of our emergency fund to get things started? — **Kevin**

Dear Kevin,
I've got a better idea. Save up the money!

You guys are in great shape already. And to me, this opportunity seems like a small investment with a fabulous return. I really like the idea. But you have to be careful when it comes to things like

this. You don't want to get into the habit of calling things emergencies when they're not emergencies. It's a great thing, but it's nowhere near an emergency.

I know she's excited about the possibilities, but I'd just roll up my sleeves, save a little extra for a

while and cash flow the classes. She'll probably get reimbursed for the first classes right after she gets her grades, then you can use the reimbursement check to pay for the next classes, and the next check the next classes. Make sense?

I love the school idea, and I'm glad your wife has such a great opportunity. But I don't want you to take a chance on messing up the progress you've made in taking control of your finances. Just take your time and save for those first classes. You'll be glad you did! — **Dave**

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: "Financial Peace," "More Than Enough," "The Total Money Makeover" and "EntreLeadership."

Community Connections

A Special Time To Celebrate And Reflect

BY PAM KETTERING

Yankton Area United Way

The holidays are upon us and it is time to celebrate. It is also time to reflect this past year and for me it is time to think about the past 20 years! It seems I started working for United Way & Volunteer Services of Greater Yankton in the picturesque office of the Territorial Capitol Replica in Riverside Park just a few years ago! Well, it has been a "little" longer than that and we are celebrating my retirement with an Open House. Please join us at our office at 610 W. 23rd St., west entrance of Marne Creek Professional Offices on Tuesday, Dec. 18, from noon-4 p.m. Stop by for refreshments, reflections and new beginnings with the new executive director, Lauren Hanson.

Looking back through past articles, this one caught my eye for another run. Hope it strikes a celebrative chord for you:

FINDING THE PERFECT GIFT

Every year gift lists are written for family members, special friends, school teachers, Sunday school teachers and the list goes on and on. A stocking stuffer here, a box of candy there, a grocery list for that special dinner, last minute shopping for one more present and the "to do" list does not end.

It is a special time of year that parents want it to be very special for their children, children



Pam
KETTERING

dream of gifts beyond their highest expectations, special events require extraordinary attention, houses become adorned and weather is always questionable — is it going to be picturesque or just the opposite?

Multiple thoughts are swimming through our heads — not just "Sugarplum Fairies". Then comes the task of finding the "perfect gift". Finding the perfect gift is not

easy. Walking down aisle after aisle in the stores, reading labels and comparing features is even more difficult. Trying to decide if blue is the best color or if black would be the preference — another decision to be made! Shopping decisions within the boundaries of a budget, time management decisions on how to get it all done — deciding on how to get it all done is not easy.

Perhaps there is a solution in finding the perfect gift. Perhaps the perfect gift is not on your initial shopping list. Perhaps it is not running yourself ragged hanging that last decoration. Perhaps the perfect gift is to give to

special people that you have not met. Perhaps the best gift that you can give is to include your children or friends to assist you in giving a perfect gift to others.

- When families are hungry — a bag of basic canned goods, milk, bread and eggs are perfect gifts.

- When children do not have books to read, educational and age appropriate books are perfect gifts.

- When families are fleeing danger with just the clothes they are wearing, anything and everything is the perfect gift.

- When diapers and formula are so expensive for low income families, these are perfect gifts.

- When families are far away leaving senior citizens isolated and alone, a visit is the perfect gift.

Finding a perfect gift for someone on your list may not be easy. Finding a perfect gift for someone in need is easy and also very rewarding. This gesture of generosity can make a difference in your life. This gesture of generosity can make a difference in your relationship with your children and friends when sharing this experience.

Finding the perfect gift for someone in need is also discovering your perfect gift — the gift of caring for a stranger in need.

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