

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., December: Yesterday's Cafe, Yankton, 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

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

FOURTH FRIDAY

Scrapbooking, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

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.

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, 5:15 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
NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

First United Methodist Christmas Pageant Set

The First United Methodist Church of Yankton will hold its Christmas pageant at 6:30 p.m. Sunday, Dec. 16. The community is invited to come and enjoy the annual event. Grades pre-Kindergarten through seventh will perform "The Story of Baby Jesus." It will be followed by the glow in the dark nativity done by the confirmation class. Finally, the senior high youth will host a birthday party for Jesus in Wesley Hall.

Christmas Singing Event In Kaylor Sunday

KAYLOR — The SoDak Stamm chapter of the Germans from Russia Heritage Society will be hosting an old-fashioned Christmas singspiration at the heritage hall on Main Street in Kaylor at 2 p.m. Sunday afternoon, Dec. 16. The event is free and open to the public. The afternoon will be spent reminiscing and singing familiar Christmas carols to the accompaniment of the old time pump organ. A time of fellowship and refreshment will be held afterwards. For more information, you can contact the society's president, Gary Jerke, at 583-4544.

Dave Says

Sallie Mae Vs. Selling The Car

BY DAVE RAMSEY

Dear Dave,
I make about \$70,000 a year, and I have \$9,000 in student loan debt. I also have a car that would bring enough to allow me to pay off the student loans. Do you think I should sell? — **Dave**
Dear Dave,
Nice name! Seriously, there are two questions I ask when it comes to selling a car to pay off debt. One, is the value of your car and other vehicles-including motorcycles, boats and such—more than half of your yearly income? If so, then you have way too much money wrapped up in things that are going down in value. So, unless you're talking about a super-expensive car, I'd say the answer on this one is no. The second question is this: Can you become debt-free, except for your home, in 18-24

months without selling the car? If the answer is yes, then I wouldn't sell the car. There's no reason to sell your car in this scenario, unless you just really hate the thing or need different transportation.

In this case, it sounds like your car is a reasonable percentage of your income. I'd hold on to it and just save like crazy to kill off this student loan debt. With your income, it shouldn't take more than a year. Good luck, Dave! — **Dave**

PAYING THE PARENTS

Dear Dave,
I have \$1,000 in credit card debt, a \$12,000 car loan and I owe my parents \$20,000. The



Dave
RAMSEY

loan from my parents is causing stress because all I can afford to give them is \$200 a month. They don't need the money, but they'd like to see it paid off soon. What can I do? — **Jacob**
Dear Jacob,
If you're not already living on a written, monthly budget, that should be the first step. You say your parents don't need the money, right? So, they're not living on bread and water without your payments. I think the biggest thing causing them stress is the fear that you're being irresponsible and living without a plan.

Make out a simple, realistic budget, and sit down with them

to explain what you're doing and how you plan to address things. Start a debt snowball, and begin knocking out your debts smallest to largest. By the time you pay off the credit cards and the car, you'll be able to give them lots more than \$200 a month.

Just ask mom and dad to stick with you a while longer. I think it will make them feel better to see that you're serious about getting your finances in order! — **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." Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

PATRIOT'S PEN



SUBMITTED PHOTO
VFW Post 791 and Ladies Auxiliary, Yankton, sponsored the VFW National Patriot's Pen Contest. The theme this year was "What I would tell America's Founding Fathers." The first place winner will compete in the District competition; then in the State Competition; and at the National Level they could receive \$5,000. Pictured are, from left: VFW Post 791 Commander Rich Wright, Second Place Winner Holly Hicks received \$75; Third Place Winner Koby Schild received \$50 and First Place Winner Trevor Rafferty received \$100 and Lisa Olnes, Reading and Language Arts Teacher.

USD Libraries Accepting Food For Fines

VERMILLION — University Libraries at the University of South Dakota is foregoing fines for food this holiday season. In lieu of paying fines for overdue library books, the fifth annual "Food for Fines" food drive program at University Libraries is accepting non-perishable food items, including canned fruits or vegetables, macaroni and cheese, peanut butter and jelly, cereal, pasta and soup as well as other canned food items. University Libraries will donate the food items and any cash donations received to the Vermillion Food Pantry. One food item is equal to \$1. For example, \$2 in fines will be waived with two items; \$4 in late fees can be paid with four food items. The program runs now through Friday, Dec. 21. "It's a really positive thing for University Libraries and certainly rewarding for students who know

that their fines, in this case food, is going to a good cause," said Dan Daily, interim dean of University Libraries. Julie Junker, access service manager for University Libraries, said that the idea for "Food for Fines" originated at a staff meeting five years ago as a way of encouraging food donations without discouraging students who accumulated minor fees from overdue library materials. "At that time we decided, 'let's try it,' and it worked well, so we've kept it going," added Junker, who noted that the Vermillion Food Pantry collects up to five boxes of food from the USD food drive. "It's

mostly for students who have fines totaling \$5 or less but a little bit goes a long ways." University Libraries is also accepting food and cash donations from the University Community at the Circulation Desk, which is located on the main floor of the I.D. Weeks building. Only unopened, pre-packaged and unexpired food will be accepted. Ramen noodles and perishable food items will not be accepted. For more information about "Food for Fines" or to provide a donation, contact the University Libraries' Circulation Desk at (605) 677-5373 or email circ@usd.edu.

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grad@usd.edu

holiday open house

friday, december 14

10:00 a.m. – 4:00 p.m.
join us for holiday treats and coffee

 First National Bank South Dakota
332 Broadway, Yankton, SD
605-665-9611
www.fnbsd.com

