

# 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](mailto: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.

## P&D To Dispose Of Submitted Photos

The *Press & Dakotan* has in its files dozens of photos that have been submitted to us during the past several months for publication. If you have not come in to pick up your photo(s), we ask that you do so soon. We will keep the photos on file until Jan. 31, 2013, after which time we will dispose of them.

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## Dave Says

BY DAVE RAMSEY

**Dear Dave,**  
Our son is graduating from high school next spring. We've saved cash to pay for his first year of college, and we have enough in mutual funds to pay for another semester. When should we pull out the money to use for his education? — **Denise**

**Dear Denise,**  
I wouldn't touch the money until right before you write the checks. However, I don't want you to follow my advice just because I said so. My mutual funds have made a little more than 16 percent this year. If they stay at that pace, or if they make just 10 percent during the first part of 2013, I'd want it to just sit there a while longer. Why not let the power of compound interest do its thing and make you as much money as possible?



Dave  
**RAMSEY**

The biggest question is what are you going to do for cash after the first three semesters? Your son needs to make sure he's working summers, and maybe even part-time during school, in order to fuel his education. And neither of you should borrow money to make it happen. You guys have gotten him off to a great start. So if he does his part there's no reason for either of you to go into debt for his college degree! — **Dave**

## STOP, EMERGENCY AHEAD!

**Dear Dave,**  
If someone is following your plan, and they experience a health crisis, should they stop putting money into their debt snowball? — **Dave**

**Dear Dave,**  
Absolutely! When you're stuck in the middle of an emergency you always push the pause button on your Total Money Makeover and save as much as you can.

Think of it this way. Cash is your umbrella when it rains, and you never know just how bad the storm will be or how long it will last. Even if you have great health insurance, you're likely to end up paying a chunk out of pocket in situations like this. That's why it's important to have a big pile of cash on hand. Remember, things like this are

often just a bump in the road. They can be expensive, but taking care of important issues doesn't have to mean giving up on taking control of your finances. Take care of immediate issues with yourself or your family first. Then, the come back when things are better and pick up where you left off on your Total Money Makeover! — **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." The Dave Ramsey Show is heard by more than 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

## Community Connections

# Love For Community Throughout The Year

BY PAM KETTERING

Yankton Area United Way

Love is in the air! Love for mankind, love for family, love for decorative lights, love for shopping (well, perhaps not), love for the special foods, love for the carols, love for the decorated tree, etc., etc. We open our hearts and pockets for toys for children that need community support this time of year. We donate food for families that may not have enough food in their cupboards for a holiday dinner. We give, we attend concerts, we smile, we donate, we stay up late to follow impossible instructions for mechanical assembly, we visit, WE CARE!

Then the new year begins. It is tax time. It is time for making those resolutions. It is time to take all of those decorations down. It is time to bundle up and shovel snow. Bah! Humbug!!

Holiday season may be soon a thing of the past; however, love for life in the new year abounds! This community overflows with possibilities for involvement — opportunities to spread the love! The most



Pam  
**KETTERING**

amazing miracle of all is that each and every one has a talent. That talent may be waiting to bust out and develop, BUT, everyone has it! AND that talent can be shared with others. The trick is to

find the best place and with whom to share that talent.

Yankton is a wonderful place to live. At one time in my life I would have said it is a safe place to live. Unfortunately, there is not an ideally safe site for children nor adults. There IS, however, an opportunity for us to raise awareness, to be alert, to be proactive, to care for our most vulnerable neighbor, to support one another, to voice our opinion when we know of an injustice. We can and have the ability to get involved! AND we do not have

to wait until November and December to share our love!

You want to be a leader but are unsure of the responsibilities? Join a nonprofit board or an organization that is working on an issue. Observe how the work gets done, ask questions to learn more about the project, observe how the leader rallies the troops into action, observe the check lists and who does what, volunteer to take responsibility of part of the project, praise the good work of the individuals, increase your involvement (time, energy and resources), and then step back, consider your strengths and weaknesses and move forward.

You want to "just" help? You like to visit, decorate, crochet, garden, fish, scrapbook, sing, play an instrument, build floats, enter data, fundraise, cook, walk, knit, play sports, organize, design websites, sew, babysit, tutor, take pictures, work with wood, dance, act, paint walls, paint pictures, etc.! There is an opportunity waiting for you to help.

The opportunity for connecting you to share your love for mankind January through December is easily

accomplished. By contacting the United Way & Volunteer Services at 610 W. 23rd St. via phone — 605-665-6766, email at [volunserve@iw.net](mailto:volunserve@iw.net), or website at [www.yanktonunitedway.org](http://www.yanktonunitedway.org) you can discover the times, the various opportunities, the organizations, the connections to make a huge difference in other's life as well as your own.

From participating in organizations, observing community leaders, working with talented and passionate volunteers, and being blessed to collaborate with a number of dedicated people to address life enriching projects, the past 22 years have been very rewarding and made a difference in my life more than words can express. Thank you for the opportunity to share information with you through Community Connections. Thank you for your support to United Way & Volunteer Services in so many ways.

Merry Christmas! And have a wonderful New Year loving community. My retirement plans are to "walk the talk," so I hope to see you out and about.



We wish you and your family a season full of fun, celebration and great times!

Thank you for all the joy and happiness you've brought to us this year.

**Happy Holidays!**

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## 70th Anniversary Celebration



Mr. & Mrs. Albert Gall

Albert J. Gall and Ivy May Wood, were married December 20th 1942 in Los Angeles, California during W.W. II.

They are the parents of Terry Gall Sioux Falls, SD Doug (deceased) and Pat (David) Jones Glenrack, WY. The couple has three grandchildren and nine great grandchildren and families.

## 50th Anniversary Celebration



Mr. & Mrs. Scherschligt

Mr. and Mrs. Art and Erla (Holbrook) Scherschligt, Olathe, KS, celebrate their 50th wedding anniversary.

The couple will be recognized during Mass at Holy Spirit Catholic Church in Overland Park, KS December 27th. The couple will celebrate with children and grandchildren by taking a trip to Colorado in 2013.

Their family requests a card shower. Greetings may be sent to 21459 W. 116th St. Olathe, KS 66061.

They have two children: Mike (Sandy) Scherschligt and Julie (Jerry) Carley. The couple has seven grandchildren.

We're  
Celebrating

## 77 Years of Marriage!

What: **Our Parent's Anniversaries**

**Jim & Mary (Aune) DeLozier**  
40 years 12.9.72

**Charles & Nancy (Aune) Larsen**  
37 years 12.20.75

When: **December 22nd 7pm to Midnight**  
Where: **The Rounding 3rd 304 W 3rd Yankton**  
live music starts at 9

Dustin & Allison DeLozier, Cody & Sara DeLozier,  
Stacey & Chad Renken and Jason & Mindy Larsen

**Please Join Us**