

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  
**Wii Bowling**, 9:30 a.m., The Center, 605-665-4685  
**Billiards**, 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.  
**Partnership 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.

## FIRST SATURDAY

**Bingo**, Yankton Moose Lodge, 7 p.m. (through May)

## SUNDAY

**Alcoholics Anonymous**, 8 a.m., closed meeting, 1019 W. 9th Street  
**Tyndall Alcoholics Anonymous**, 8 p.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., Fry'n Pan Restaurant, 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

## RTEC To Offer Hobby Welding Mini-Course

If you're looking for a new way to showcase your artistic talents, your imagination and your love of creating unique, handcrafted gifts, RTEC's Holiday Hobby Welding mini-course was designed with you in mind.

Holiday Hobby Welding, the fun mini-course that requires no previous welding knowledge or experience, will run from 7:30 a.m. to 11:30 a.m. on three consecutive Saturdays — Dec. 7, 14 & 21, 2013. It will be instructed in the welding technologies lab at the Regional Technical Education Center (RTEC) at 1200 W. 21st St. in Yankton.

During these special Saturday morning classes, you'll be introduced to the basics of several different types of welding so you can use your creativity and imagination to produce unique holiday projects for

yourself or for others on your holiday list. By the end of this brief course, you'll learn how to make welded creations that might include animals, yard art, functional household items and even seasonal projects such as snowmen and hearts.

No previous welding experience is needed, making this class ideal for amateurs, hobbyists and curious artists who would like to find a new medium to explore.

For more information or to register for this welding-mini course, contact RTEC at (605) 668-5700, visit RTEC's web site at www.rtec.edu.org or like RTEC on Facebook.

Class size is limited to 30 participants and you'll complete your project(s) just in time for holiday giving. A minimum of six must be enrolled for the class to run.

## Dave Says

# Slow Down On Mortgage Acceleration

BY DAVE RAMSEY

**Dear Dave,**  
Should I pay a nominal fee to be enrolled in a mortgage accelerator program?

— Jennifer

**Dear Jennifer,**  
No, you should not. Mortgage accelerator programs are similar to the bi-weekly mortgage deals floating around out there. Paying on your mortgage bi-weekly is fine. Paying for the privilege is not.

In the biweekly mortgage program, you make a half-payment every two weeks. By doing this you will pay off the typical 30-year note in about 22 years. It works because there are 26 two-week periods in a year, and 26 half-payments equals 13 whole payments. It pays off your mortgage early because you're making an extra payment every year. That's what's doing it. There's nothing magical about every two weeks; it's the fact that you're paying extra principal.

Instead of paying your mortgage company an unnecessary "nominal fee," just make an extra payment each year. Or, pay one-twelfth of a payment as a principal reduction with a separate check, in a separate envelope, every month. By doing that, you'll pay off the



Dave RAMSEY

loan just as quickly as with a biweekly arrangement.

If you're just now taking out a mortgage and your lender can do a bi-weekly setup at no cost, then that's great. Take them up on the offer. But we're not going to pay them an additional fee so you can make extra payments on the principal. That's just stupid!

— Dave

## GIVING BEYOND TITHING

**Dear Dave,**  
My husband and I tithe, but right now we're on Baby Step 2 of your plan and we're expecting a child in a few months. Since we're trying to pay off all our debt except for our home, what should we do about giving beyond our tithe in this situation?

— Carrie

**Dear Carrie,**  
Evangelical Christians recognize two

— Dave

Plan for the unexpected when you're healthy.

Ask me how these State Farm® health products can protect you if you become ill, or get injured and are unable to work:

- disability insurance
- hospital income insurance
- supplemental insurance
- long-term care insurance



Like a good neighbor, State Farm is there.®  
CALL ME TODAY.  
1101399SD.1

State Farm Mutual Automobile Insurance Company • Bloomington, IL



Rhonda L. Wesseln, Agent  
Insurance Provider/Agent  
1023 W 9th Street  
Yankton, SD 57078  
Bus: 605-665-4411

## Beeson Joins Baldwin Filters HR Generalist

Traci Beeson recently joined Baldwin Filters in Yankton as a Human Resources Generalist. Beeson holds a Bachelor of Arts degree from Mt. Marty College and a Master of Science in Administration degree from the University of South Dakota.

She is currently the President of the Southeast South Dakota Chapter of the Society for Human Resource Management and earned her Professional in Human Resources certification in 2011. She was



Beeson

previously employed at Kohlberg Pioneer, Inc., where she worked as a Human Resources Assistant.

Baldwin Filters, a CLARCOR company, produces over 6,000 lube, air, fuel, hydraulic, coolant and transmission filtration products for most applications, and can be purchased from distributors worldwide. For information about Baldwin products and employment opportunities, visit our website at www.baldwinfilter.com.

## HHS Dog Adoptions Set For Dec. 7

Heartland Humane Society will have dogs available for adoption at the former Yankton Motor Building this Saturday, Dec. 7, from 10 a.m.-1 p.m.

The building is located at 3400 East Highway 50 in Yankton.

"Meet and Greets allow our dogs and cats waiting for adoption to get out into the public and make new friends," said Kerry Schmidt, Executive Director at Heartland Humane Society.

The shelter will be

raffling off a brand new pet house during the event. Raffle tickets are currently being sold at the shelter for \$5 per ticket. A maximum of 50 tickets will be sold.

Schmidt encourages anyone interested in adopting an animal to fill out an application prior to the Meet and Greet. You can pick up an application at the shelter or find it online at www.heartlandhumanesociety.net/.

For more information, contact Heartland Humane Society 605-664-4244.

## Cramer-Kenyon Open House Set

In honor of the holiday season which is close upon us, nearly 100 angels have found a temporary home on the first floor of the historic Cramer-Kenyon Home at 509 Pine Street in Yankton. They will be ready to receive visitors at a series of Open Houses, titled "Angels Among Us," scheduled for Dec. 13-15.

The Board of Directors of the Home invites area residents and visitors to enjoy the beauty of the sumptuously furnished parlors on Friday, Dec. 13, from 5-7 p.m., on Saturday, Dec. 14, from 1-5 p.m. and on Sunday, Dec. 15, from 1-5 p.m. Board members will greet the guests on behalf of the angels, whose voices are meant more for singing.

This three-day event is a gift to the community in gratitude for the support that has been given to the historical importance of the Eastlake Stick Style House. As was discovered at the recent 125th birthday celebration of the state of South Dakota, the talk of statehood was

fostered by those who dwell in and visited 509 Pine Street.

As an added attraction, visitors will receive a chance in a drawing to be held at each Open House, the winner of which will take a vintage angel to his/her very own home.

Clip & Save • Clip & Save • Clip & Save • Clip & Save •  
Friends Of The Yankton Community Library  
**Used Book Sale!**  
Saturday, Dec. 7  
10am-12:30pm  
at the Library  
See You There!  
Clip & Save • Clip & Save • Clip & Save • Clip & Save •

**KYNT**  
AM 1450  
**MORNING COFFEE**  
WEEKDAYS MONDAY-FRIDAY  
**Thursday, December 5**  
7:40 am Yankton Conv/Vis (Lisa Scheve)  
8:20 am Yankton Chamber (Carmen Schramm)  
**Friday, December 6**  
7:40 am World Of Work (Ryan Hage, David Allen)  
8:20 am Yankton Area Arts (Jackie Quinn)

**Donation Drive**  
Going on Now  
Items needed: Clothing, Textiles, Housewares & Computers  
It's good to know that your donations are helping put people to work. As always your donations are tax deductible.  
**Goodwill** of the Great Plains  
2508 Fox Run Parkway, Yankton, SD  
www.goodwillgreatplains.org

**OUTGROWN**  
your car?  
**GREAT AUTO LOAN RATES**  
FROM ONLY  
**3.19% APR\***  
**First National Bank South Dakota**  
WE'RE THE ONE.™ fnbsd.com | 665-9611 | 332 Broadway, Yankton  
\*Actual APR is based on credit, term, model year & loan amount with auto deduct from an FNBSD account. Limited time offer Member FDIC.