

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
Pinocle, 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.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton.

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

SCHOLASTICS

SOUTH DAKOTA STATE UNIVERSITY

BROOKINGS — The Honor Society of Phi Kappa Phi, a national organization that recognizes high scholastic achievement, recently initiated 10 South Dakota State University juniors and seniors, and 24 graduate students to its membership Dec. 6.

Phi Kappa Phi President Kay Cutler presided at the ceremony in the SDSU University Student Union. Student vice presidents Shelby Notbohm and Maggie Bryant, both senior English majors with teacher education endorsements, reported their activities. In addition, Shelby Webb, a senior family consumer science major, was recognized as the Milo Bryn Scholarship winner. Jamie Gibbons, currently a master's student in English at King's College in London, was recognized as a National Fellowship winner.

Phi Kappa Phi also recognized 42 SDSU juniors as outstanding scholars.

Student eligibility is based on class standing. Second-semester juniors in the upper 7.5 percent of their class, seniors and graduate students who rank in the upper 10 percent are invited to membership.

Area undergraduate initiatives were:

- Marie Ankeny, Yankton
- Lindsay Bodenstedt, Yankton

Area graduate student initiatives were:

- Audrey Poor Bear, Vermillion

Area outstanding scholars were:

- Erin Fernholz, Platte
- Mackenzie Klinkhammer, Elk Point
- Andrew Krcil, Dante

YANKTON ELKS SCHOLARSHIPS

The Yankton Elks Lodge 994 has announced the winners of its annual scholarship program that awards a \$300 scholarship to six area high

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 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
Pinocle, 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, 8:30 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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

Dave Says

Intense Focus On Beating Debt

BY DAVE RAMSEY

Dear Dave,

What would you recommend for 401(k) contributions while getting out of debt?

— Chaz

Dear Chaz,

I recommend putting a temporary stop to investing while you're getting out of debt. Lots of people are shocked by this advice, because they're afraid of missing out on the wonders of compound interest or their employer's match. But the key word here is "temporary."

Millions of people have followed and been successful with the program found in The Total Money Makeover. The first step, Baby Step 1, is to save \$1,000 as a starter emergency fund. Baby Step 2 is pay off all of your debts, except for your house, from smallest to largest with the debt snowball plan. During this time you're attacking your debt with incredible intensity and putting every penny you can scrape together toward knocking out debt.

The average person working my plan can pay off all their debt, excluding their home, in 18 to 24 months. Some folks can do it faster, and for some it takes a little bit longer. But during this time I want your financial focus to be squarely on getting out of debt. Once that's done, you'll find that you have a lot more control over your biggest wealth-building tool: your income.

Many times in life we try to accomplish too many things at once. One problem with this is often it diminishes our ability to focus. When you spend all your time nickel-and-dime everything, the result is that nothing gets done very well. You need to really move the needle and see results because personal finance is 80 percent behavior and only 20 percent head

knowledge. It's not really a math issue because if you'd been doing the math all along, you wouldn't have a bunch of debt.

That's why, for a short period of time, I want you to concentrate with laser intensity on knocking out debt. Once that's out of the way, you can pour even more money into saving, investing and achieving financial peace!

— Dave



Dave RAMSEY

SAVINGS AND SECURITY

Dear Dave,

My wife and I make about \$100,000 a year. We have \$63,000 in the bank, and we owe \$47,000 on our home. The house is worth about \$250,000, and it's our only debt. We'd like to go ahead and pay off the house, but we're worried about depleting our savings to that extent. What would you do?

— Matt

Dear Matt,

If I were in your situation, I'd cut a check and pay off the house. Keep in mind that by doing this we're not saying you'll keep your savings at that lower point. Once that mortgage payment is off your backs, you'll be able to save more and save faster than ever!

That's my advice. Pay off the house and become completely debt-free today. You'll still have \$16,000 dollars in the bank and a six-figure income. It won't take you long to rebuild your savings all the way back to what you had before, if that's what you both want. You could do it in just a few months.

I'm looking at this as an opportunity to achieve the kind of financial independence everyone wants but few actually have. Go for it, Matt!

— Dave

SCHOLARSHIPS

YANKTON COLLEGE SCHOLARSHIPS

Yankton College announces the availability of its 2014-15 scholarship applications. The Yankton College Scholarship Program awards several \$1,000 scholarships each year from endowed funds to

deserving high school seniors and post-graduate students with a YC connection and attending an accredited college or university. Students are ranked on merit and criteria from blinded applications.

The application deadline is Feb. 14, 2014.

Download an application at www.yanktoncollege.org or visit the Yankton College office at 1801 Summit St., Door No. 9, Monday through Friday, 8:30 a.m.-4 p.m.

For further information, contact Yankton College, by phoning 665-3661.



Implementing Exercise into Everyday Life with Diabetes

Have you ever tried to start an exercise program that would help to lower your blood sugar level only to run into a road block?

Have you ever wanted to start an exercise program but don't know where to begin?

Have you been told that you should "lose weight" or "walk more" to decrease your blood sugar levels?

If any of the above statements describe you — you might be interested in a new program starting at Avera Sacred Heart Hospital that will help you establish a personalized exercise program that fits your lifestyle.

WHO: Avera Sacred Heart Hospital Occupational Therapy Department, Dakota Diabetes, Avera Sacred Heart Wellness Center, and the University of South Dakota Occupational Therapy Department.

WHAT: A new program regarding implementing exercise into everyday life with diabetes. The program will be based on the occupational therapy theory of Occupational Adaptation. This theory holds that in order to be functional in life activities, a person must make adaptations to his/her environment and self. Most people adapt to changes in the world around them everyday without even noticing. But when a person confronts a particularly difficult situation, sometimes this process gets stalled. It is at that point that a person may need some

assistance from an occupational therapist to help the person through the adaptation process. In this instance, being faced with a diagnosis of diabetes and having to implement the multitude of lifestyle changes that need to occur can sometimes be overwhelming. In light of the new research about exercise and diabetes control, this program will focus specifically on implementing exercise into everyday life. The program will consist of 6 x 1 hour sessions that will address:

1. The Occupational Adaptation Process and how it relates to exercise
2. Cardiovascular vs. Strength Training
3. Developing a Personalized Program that actually fits into a person's lifestyle
4. Time management
5. Overcoming Barriers to exercise
6. Coping
7. Implementation of that program with an actual practice session at the ASHH Wellness Center

The cost of the program is \$70 for the entire 6 sessions. At this point, this program is not coverable by insurance; however, no one will be turned away for inability to pay. The participant will leave the program with an understanding of his/her life roles and schedules and how to integrate exercise within a framework that allows for continued participation in occupation. He/she will also have a written copy of a program that he/she designs with the help of an occupational therapist,

diabetes educator, and exercise physiologist.

In addition to the above benefits, this program will also be used for a research study by the USD Department of Occupational Therapy. The study's aim is to determine if this type of intervention produces a statistically significant positive change in the participant's behavior. As such, the participant will be asked to fill out several short forms prior to the beginning of the sessions and again several months after the sessions are completed. Results of the study would be available to any physician who is interested.

WHEN: The groups will be offered on a scheduled basis. Each set of 6 sessions will have no more than 5 participants to keep the participant to therapist ratio low.

WHERE: Groups will be scheduled through the Avera Sacred Heart Hospital Occupational Therapy Department at 605-668-8268. Participants will be sent a packet with their scheduled sessions and locations of those sessions.

WHY: Recent research suggests that people with diabetes who implement 150 minutes of cardiovascular exercise along with 2-3 sessions of strengthening activities on non-consecutive days per week have lower HbA1C levels and better control of their blood sugars. We feel that examining a person's current lifestyle and his/her

ability to adapt combined with specific education regarding exercise will assist the person to develop an individualized exercise program that may be more likely to succeed.

HOW: There are several ways to be part of this program. First of all, you can sign up to be contacted with more information through the sign up sheet available through Dakota Diabetes (Susan Barnes). You can also contact the Avera Sacred Heart Hospital Occupational Therapy Department at 605-668-8268. The Occupational Therapy Department will have a staff member contact you with more information. You are not obligated to participate in this program by signing up or requesting more information. If you decide to participate, the Occupational Therapy Department will talk with the physician who manages your diabetes to make sure that you are medically cleared to participate. Then they will send you a packet with more information that would need to be filled out. You can participate in the group sessions without being part of the research portion if you wish. The \$70 fee is due at the time of the first session. However, if this fee would prevent you from participating in the sessions, please let us know. No one will be turned away for inability to pay.

If you have any further Questions, please contact Beryl Olson at 605-668-8268.

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