

Grants Available For Financial Literacy

The Credit Union Foundation of the Dakotas (NCUF Partner) has grants available to community organizations and credit unions affiliated with The Credit Union Association of the Dakotas.

The Credit Union Foundation of the Dakotas is funded by participating North and South Dakota Credit Unions. It funds projects in the areas of access to financial services, financial education, savings and asset accumulation, and small credit union development. Those interested in applying must meet the following criteria:

- Be an affiliated North and South Dakota Credit Union or a community organization. Non-Credit Union organizations may apply for grant funding, but must partner with a North or South Dakota credit union and be able to clearly demonstrate how the project will impact Credit Unions and their members.
- Funds may be used for the following purposes:
 - Education of credit union employees and volunteers;
 - Public education initiatives related to consumer finance;
 - Projects and programs that support new, small or community development credit unions;
 - Enhancement to League/Association projects funded by other sources that are consistent with the Foundation's mission and purposes;
 - Programs or projects that extend credit union services to the full range of membership, with emphasis on the unserved, underserved or "low-income" consumers;
 - Affordable housing projects;
 - Disaster relief;
 - Partnerships that provide services or carry out projects consistent with the Foundation's mission and purposes; and
 - Other purposes consistent with the Foundation's 501(c) (3) mission and purpose.
- Solicit endorsement and/or funding from at

least one local credit union or credit union related supporter.

- Be able to leverage funds from other community, philanthropic, government or other sources to maximize benefit and ensure sustainability at the conclusion of funding from this grant.
- Obtain letters confirming in kind support or funding commitments from partners both within and outside the credit union movement.
- Have tangible, achievable goals and objectives.

The Credit Union Foundation of the Dakotas Grant Committee will consider grant proposals throughout the year. Interested parties should submit applications by Tuesday, Dec. 31, 2013, completed grant applications must include:

- An organization description, legal name, address, primary purpose and history.
- The organization's letter from the IRS stating that it is tax-exempt under Section 501 (c) (3) or Section 501(c)(6) and not a private foundation under Section 509(a).
- Most recent audited financial statement and complete copy of a recent form 990 federal tax return.
- Current organization and project budget and proposed budgets for 2013.
- Leadership information (board and staff)
- List of other funding sources for the organization, including letters of in kind support/funding commitments.

Organizations obtaining funds will be required to file a grant report. This report should include a summary of the project or event, and how the funds were used.

Interested organizations can obtain a grant application by contacting Amy Jo Johnson at amyjo@hot-mail.com or downloaded from the Credit Union Foundation of the Dakotas website page: <http://www.cuad.coop/Education/CreditUnionFoundation.aspx>.

New Weatherstripping May Help

BY TOM AND RAY MAGLIOZZI
 King Features Syndicate, Inc.

Dear Tom and Ray:

The rear window of my 2000 Ford F-150 leaks from the top. Can I just have the seal/molding replaced, or should I have the whole window redone? And if so, can I use a window I find at the junkyard? — Deb

TOM: Well, if you want the cheap solution, Deb, get one of those sailor's rain hats, with the flap that goes down the back of your neck. That'll at least keep the rain from running down your shirt and into your shorts.

RAY: But a better solution would be to replace the weatherstripping. Unless the glass is cracked, there shouldn't be any need to replace the window itself.

TOM: But to replace the weatherstripping, the window has to be removed. So you just need to go to a mechanic or an auto-glass shop and tell them you want the window reinstalled



CAR TALK

Tom and Ray Magliozzi

window glass at a junkyard if you ever need it, but there's no reason to buy old weatherstripping.

RAY: And besides, when you're driving a 13-year-old truck, you really can't risk parking at a junkyard. It's just too easy for your truck to be mistaken for fresh "inventory."

Auto repairs can be costly! Save money by ordering Tom and Ray's pamphlet "Ten Ways You May Be Ruining Your Car Without Even Knowing It!" Send \$4.75 (check or money order) to Ruin, P.O. Box 536475, Orlando, FL 32853-6475.

Get more Click and Clack in their new book, "Ask Click and Clack: Answers from Car Talk." Got a question about cars? Write to Click and Clack in care of this newspaper, or email them by visiting the Car Talk website at www.cartalk.com

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Santa's Workshop Comes To Beadle



The Beadle Elementary PTA hosted Santa's Workshop on Dec. 12th. Families were invited to spend a night at Beadle School for supper, crafts, a cupcake walk and community building. The event was organized by Robin Wagner and the Beadle PTA. Thank you to the volunteers from Beadle School, Mount Marty College and the Retired Senior Volunteer Program that helped at the different crafts and tables.

SUBMITTED PHOTO

MENUS

Menus listed below are for the week of Dec. 23, 2013. Menus are subject to change without notice. All meals are served with milk.

Yankton Elementary Schools

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

YHS C Line Menu

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

Yankton Middle School

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

Sacred Heart Schools

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

YHS A Line Menu

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

The Center/Yankton

Monday — Chicken Parmesan
 Tuesday — Swiss Steak
 Wednesday — N/A
 Thursday — Liver & Onions
 Friday — Tater Tot Casserole

YHS B Line Menu

Monday — N/A
 Tuesday — N/A
 Wednesday — N/A
 Thursday — N/A
 Friday — N/A

Tabor Senior Citizens Center

Monday — N/A
 Tuesday — BBQ On A Bun
 Wednesday — N/A
 Thursday — Meatloaf
 Friday — N/A

Remember Food Safety At Holiday Gatherings

PIERRE — Remember food safety to prevent food-borne illness and make sure holiday gatherings don't turn merriment to misery, says a state health official.

"Without proper food safety practices holiday parties and gatherings can result in food-borne illness," said Bill Chalcraft, health protection administrator for the South Dakota Department of Health. "To prevent food-borne illness, it's important to wash your hands thoroughly, cook and store foods at proper temperatures, and avoid preparing food when you're sick."

Chalcraft noted there has already been one Christmas party outbreak reported this season that sickened more than 50 people.

Food-borne illness symptoms can include mild or severe diarrhea, fever, vomiting and abdominal pain. Most people recover on their own without medication but some need fluids to prevent dehydration.

The federal Centers for Disease Control and Prevention estimates that each year food-borne illness sickens roughly one in six Americans, or 48 million people, 128,000 are hospitalized and 3,000 die.

Through the end of November in South Dakota, nearly 500 cases of the food-borne illnesses Salmonella (172), Campylobacter (283) and E. coli (41) had been reported for the year.

Chalcraft recommends the following safety tips for preparing holiday foods:

- Clean. Wash hands, cutting boards, utensils and countertops.
- Separate. Keep raw meat and poultry separate from ready-to-eat foods.
- Cook. Cook foods to a safe temperature, using a food thermometer to check — 145°F for whole meats, 160°F for ground meats, 165°F for

poultry and stuffing.

- Chill. Keep your refrigerator below 40°F, and refrigerate leftovers right away.
- When cooking large batches of food ahead of time, make sure to cool them quickly and reheat properly.
- Don't lick the bowl if raw eggs are in the batter and don't use raw eggs in your eggnog.

• Don't prepare food for others if you're sick.

To learn more about food safety, check <http://www.foodsafety.gov/keep/basics/> or see the FDA site, www.fda.gov/ForConsumers/ConsumerUpdates/ucm092815.htm/, for more food safety tips for the holidays.

50th Anniversary



Mr. & Mrs. Rodger Rueb

Mr. and Mrs. Rodger and Carol (Hejna) Rueb will celebrate their 50th wedding anniversary on December 29, 2013, with an open house from 2 to 6 p.m. at the Elk's Lodge at 504 W. 27 Street, Yankton, SD. Rodger Rueb and Carol Hejna were married on December 26, 1963, in Tabor, SD. They have four children, 12 grandchildren and one great-grandchild.

50th Anniversary



Mr. & Mrs. Ken Vaith

The children and grandchildren of Ken & Elaine (Kortan) Vaith of rural Lesterville, SD, request your presence at an open house and dance in honor of Ken & Elaine, who were married 50 years ago on December 30, 1963.

This celebration will take place on Tuesday, December 31, 2013, at 7:30 p.m. at the Lesterville Community Center in Lesterville, SD. No gifts please.

If you are unable to attend, please honor the couple by mailing them a card. Greetings may be sent to 29750 430th Ave., Lesterville, SD 57040.

The Yankton Children's Theatre presents...

Bah, Humbug!

Scrooge's Christmas Carol

Based on the classic Dicken's tale

"A Christmas Carol"

Book by Rebecca Ryland

Music and Lyrics by Bill Francoeur

Directed by Allison Spak

December 19-20, 2013 @ 7:00 P.M.

December 21, 2013 @ 2:00 P.M. & 7:00 P.M.

December 22, 2013 @ 2:00 P.M.

Marian Auditorium | Mount Marty College

Tickets available at the door or
 Reserve your tickets by calling 605-660-6414
 Children 3-18: \$5.00 Adults: \$10.00
 December 19, 2013 - Free Will Donation

This production is made possible by the generous support of Brian's Electric & Trenching L.L.C. & Brightway Electric L.L.C. Produced by special arrangement with Pioneer Drama Service, Inc., Englewood, CO.

The family of Roman Drotzmann would like to thank our families, friends, neighbors, and co-workers for all their prayers, food, memorials, masses, memories, kind words and other expressions of sympathy and support during the recent loss of our Dad, Grandfather, and Great Grandfather.

Thank you to Dr. Daniel Megard for his care of Roman over the years.

Thank you to the staff of the Avera Sr. James Care Center, especially the Riverfront staff for their excellent care of Roman during his 8 years there.

Thank you to Tami, Kevin, and the staff of Opsahl-Kostel Funeral Home for all their support and assistance in helping us plan the services during this difficult time.

Thank you to Rev. Mark Lichten, Rev. John Rutten, and Msgr. Carlton Hermann for the beautiful funeral mass and scripture service and for all your support during this difficult time.

Thank you to the Sigel Altar Society for leading the rosary at the scripture service.

Thank you to the pallbearers and honorary pallbearers.

Thank you to Sophie and Whitney for singing at the funeral mass.

Thank you to the Sacred Heart Choir and organist for the music during the mass.

Thank you to the Ernest-Bowyer VFW Post #791 Honor Guard, Yankton and the SDARNG Honor Guard, Sioux Falls for the military graveside rites.

Thank you to the Sacred Heart Lunch Committee for serving lunch following the services.

Though we will miss Roman very much, we know he is at peace now.

May God Bless All of You,
 Ann & Jared Drotzmann
 Ruth, Shawn, Shane and Jaclyn, Brandon and Maggie,
 & Whitney Wylie and families
 Jim, Sophie, & Michael Drotzmann
 Jeff Wylie
 Nicolle and Chris Johnson