

First Dakota Bank Staff Member
Visits Beadle First Grade



SUBMITTED PHOTO
Kathy Greenaway from First Dakota Bank visited Team First Grade at Beadle School. She shared her educational background with them and told them how she uses math, reading and writing in her job. She also read the book “Fancy Nancy, Our Thanksgiving Banquet.”

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
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton. 605-760-5307.
AA, Alano Group, 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.
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
Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.
Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 10 a.m.-3 p.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Partnership Bridge, 1:30 p.m., The Center, 605-665-4685
AA, Alano Group, 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
Yankton Alcoholics Anonymous, 10 a.m., Women's meeting, non-smoking session, 1019 W. 9th Street.
Narcotics Anonymous “Road To Recovery” Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes prior), 413 W. 15th Street. For more information, call 605-665-2987.

SUNDAY

AA, Alano Group, 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Whist, 12:30 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Cribbage, 1 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
English as a Second Language classes, 6:30-8 p.m., United Church of Christ, Fifth and Walnut (entrance in the alley), Yankton. (605) 660-5612.
Narcotics Anonymous “Road To Recovery” Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton
Meditation Sessions, Olde Rectory at Christ Episcopal Church, 513 Douglas, Yankton, 7-8:30 p.m. 665-3344 or 665-2456.
Sweet Adelines, First United Methodist Church, 207 W. 11th, Yankton. Anyone interested in singing is welcome. Call 605-661-3029 or 605-668-0659 for more information.

FIRST MONDAY

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans, 605-665-4694
Servant Hearts Clinic, a free, Christ-centered medical clinic, 5:30-8 p.m., 232 Capital St., Yankton.

VCDC Economic Development
Assistant Departing

VERMILLION — Vermillion Chamber and Development Company (VCDC) has announced that James Caraway, the Economic Development Assistant for the VCDC, has accepted a position as Business Development Manager for Sarpy County Development Co. and the Greater Omaha Chamber in Omaha, Nebraska.

Nate Welch, VCDC Executive Director said, “We are sincerely sad to see James leave the VCDC and Vermillion. He was instrumental in the VCDC having 100% of its land be approved for three Certified Ready Sites as well as beginning, launching and growing the Vermillion NEXT – (Young Professionals Network) to what it is today. In the time that James has been at the VCDC, we have watched him continue to grow professionally, complete his MPA at the University of South Dakota and this opportunity for him is both well deserved, and not one that he and his family can pass up.”

Caraway came to Vermillion to complete his master's and play one more year of eligibility for the Coyotes Football team, under recently retired Head Coach Joe Glenn. He began working for the VCDC as the Economic Development Assistant in September 2014.

Caraway commented, “I’ll be forever grateful to Vermillion, and especially those at the VCDC who have helped me get to this point where an opportunity likes this is available. I’m very proud to say I worked for the VCDC and know that great passion and integrity operates out of that office and its volunteers each and every day. I love Vermillion and USD; and while I’m extremely sad to leave, it’s an opportunity I cannot turn down for me professionally or personally.”

Caraway will complete his work with the VCDC on Dec. 9. The VCDC will begin immediately searching for a qualified applicant to fill the vacancy.

Dave Says

How To Have A Debt-Free Wedding

BY DAVE RAMSEY

Dear Dave,
How do you have a wedding without debt?
—Lynn

Dear Lynn,
Wow, where do I start on this one? I guess the best way is to tell the truth. Honey, that question kind of makes you sound like a little princess.

How do you have a wedding without debt? It's really simple. You have a wedding with the money you have. There's nothing wrong with small, inexpensive weddings. And once you accept that and start thinking about things from a mature, adult point of view, you'll start realizing you can scrimp and save and have a really nice, small wedding.

Lots of people have beautiful, memorable ceremonies and even small receptions for less than \$1,000. Sure, you can run out, go into debt and wear an \$8,000 wedding dress for a few hours on one day of your life. Or, you can find one that's much cheaper — even something that's been worn one time — for a couple hundred dollars. Think that's tacky? Well, let me tell you what's even more tacky and dumb — going \$15,000 to \$20,000 in debt for one day!



Dave
RAMSEY

down the road they're still married, madly in love and laughing and hugging when they remember the best day of their lives.

Please, don't turn what's supposed to be a happy occasion into a financial mess that will take years to clean up!
—Dave

WHAT TO DO WITH RESTRICTED STOCK?

Dear Dave,
My husband works for a large company and receives restricted stock bonuses of approximately \$5,000 each year. We're not sure exactly how long they're restricted, and we both wonder if we're allowed to sell these options?
—Patty

To have a wedding without debt you have to be creative and think within your budget. That means growing up and not throwing a temper tantrum just because you can't have every little thing you want. Most people don't have lavish, expensive weddings, and guess what? Years

Dear Patty,
You said your husband works for a large company, so my guess is they do this as an employee retention move. That's why they restrict the stock. They're trying to get people to stay with the company, and you'll only be able to sell them after they are no longer restricted.

Usually, these kinds of things have a one- or two-year restriction. I doubt they'd put a five-year hold on it, but check with the company to find out the specifics. They can tell him when the stock is free to be sold.

If it were me, I wouldn't hold on to too much of it. I don't own single stocks. They have too much risk for my taste. Keep a little bit, if you want, but don't put all or even most of your financial eggs into that one basket!
—Dave

Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and digital outlets. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Space Heater Safety: 10 Tips To Stay Warm And Safe

DES MOINES, Iowa — As the weather grows colder, many customers turn to space heaters for added warmth.

According to the Department of Energy, space heaters can save money on heating bills when they are used to heat or supplement inadequate heating in only one room. In addition, they can provide additional heat to those sensitive to the cold, commonly the elderly.

While space heaters can offer comfort, and in some cases be economical, they are the culprit of more than 25,000 house fires every year in the U.S. according to the U.S. Consumer Product Safety Commission.

MidAmerican Energy Company encourages customers to keep the following 10 tips in mind when using space heaters:

1. Purchase a certified space heater. Buy a space heater certified by a Nationally Recognized Testing

Laboratory. These heaters have been tested to ensure electrical components are working safely. In addition, look for a space heater with energy-saving features such as an automatic thermostat or shut-off timer.

2. Choose electric. Electric space heaters are the only unvented devices safe to use indoors. Unlike other unvented units, electric space heaters do not produce harmful gases, like carbon monoxide.

3. Have a vented space heater? Get it inspected. Vented space heaters, such as wood pellet stoves, can be used indoors. They are typically placed next to a wall with a vent going to the outside. Have these heating units inspected once a year because if the unit isn't working properly, carbon monoxide can build up inside your home.

4. Do not leave unattended. If you leave the room, turn off and unplug

the space heater to avoid fire hazards. Never leave a space heater on when you go to sleep. If you are getting drowsy, turn it off.

5. Avoid power strips and extension cords. Do not connect your space heater to a power strip or extension cord. Space heaters get hot and can cause a power strip or extension cord to overheat, which could result in a fire.

6. Keep flammable materials at a safe distance. Make sure items that can catch fire, such as furniture, rugs, pillows, bedding, curtains and clothes, are at least three feet from the heater.

7. Make a kid- and pet-safe zone. Always keep children and pets at a safe distance from space heaters.

8. Keep it on a level surface. Place the heater on a sturdy, level and nonflammable surface, such as a tile or wood floor. Space heaters

with a tip-over safety switch automatically shut off when knocked over — a key feature if you have children or pets.

9. Never use propane space heaters indoors. Don't use a portable propane space heater inside unless it's specifically made for indoor use. Always read and follow the manufacturer's instructions for how and where to use your space heater.

10. Protect yourself with smoke and carbon monoxide alarms. As a precaution, ensure you have working smoke alarms on every floor and in every bedroom of your home. Check that batteries are working in all alarms. Additionally, install a carbon monoxide detector in your home to guard against carbon monoxide poisoning. Install the detector at the height indicated on the manufacturer's instructions.

BBB Warning: Avoid These Holiday Scams

OMAHA, Neb. — Santa isn't the only one keeping track of who is naughty and who is nice. Better Business Bureau serving Nebraska, South Dakota, The Kansas Plains and Southwest Iowa is warning consumers to beware of these common holiday scams:

- Look-alike websites: When shopping online, make sure to use only legitimate websites. Watch out for URLs that use the names of well-known brands along with extra words.

- Fake shipping notifications: These can have attachments or links to sites that will download malware on your computer to steal your identity and your passwords. Don't be fooled by a holiday phishing scam.
- E-cards: Electronic cards can be great fun, but be careful. Two red flags to watch out for are: the sender's name is not apparent; you are required to share additional information to get the card.

- Letters from Santa: Several

trusted companies offer charming and personalized letters from Santa, but scammers mimic them to get personal information from unsuspecting parents. Check with bbb.org to find out which ones are legitimate.

- Grandparents scam: Seniors should be cautious if they get a call from a grandchild claiming to be in an accident, arrested or hospitalized while traveling in another country. Never send money unless you confirm with another family member that it's true.

- Phony charities: Everyone is in a generous mood at the holidays, so scammers take advantage of that with fake charity solicitations in email, on social media sites, and even by text. Check out charities at give.org before donating.
- Temporary holiday jobs: Retailers and delivery services need extra help at the holidays, but beware of solicitations that require you to share personal information online or pay

for a job lead. Apply in person or go to retailers' main websites to find out who is hiring.

- Unusual forms of payment: Be wary of anyone who asks you to pay for holiday purchases using prepaid debit cards, gift cards, wire transfers, third parties, etc. These payments cannot be traced and cannot be undone. Use a credit card on a secure website; look for https in the address (the extra “s” is for “secure”) and the lock symbol.

- Free gift cards: Pop-up ads or email offering free gift cards are often just a ploy to get your personal information that can later be used for identity theft.

- Social media gift exchange: It sounds like a great deal; buy one gift and get 36 in return. But it's just a variation on a pyramid scheme and it's illegal.

To find out more about scams or to report one, go to BBB Scam Stopper at bbb.org/council/bbb-scam-stopper.

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