

COMMUNITY NOTEBOOK

The Community Notebook 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 F&D Calendar, PO Box 36, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

Thursday
Youth Alive, 7:45 a.m., YHS Library.
Table tennis/darts, 8:30 a.m., The Center, 900 Whiting Drive.
Wii bowling, 9 a.m., The Center, 900 Whiting Drive.
Ladies Billiards, 10 a.m., The Center, 900 Whiting Drive.
Sertoma, noon, Waterfront.
Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth.
Toastmasters Club No. 6217, noon, Sacred Heart Hospital, (605)668-8326.
Thursday cards, 12:45 p.m., The Center, 900 Whiting Drive.
Dominos, 1 p.m., The Center, 900 Whiting Drive.
Cribbage, 1 p.m., The Center, 900 Whiting Drive.
Senior Bowling, 1:30 p.m., Centennial Lanes, Crofton, Neb. (402) 388-4640.
Weight Watchers, 5:30 p.m., 23rd St. Suites, 904 W. 23rd, 1-800-651-6000.
TOPS No. SD 45, 5:30-6:30 p.m. weigh-in; 6:30 p.m. meeting, RTEC, Room 134, (605)665-3738 or (605)667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut.
Celebrate Recovery, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.
Alcoholics Anonymous ALANON Group, 8:30 p.m., 12-24 Club, 1019 W. 9th.
Overeaters Anonymous, Thursday Evening, (605)665-0443.
SECOND THURSDAY ONLY
Yankton Classic Cruisers 7:30 p.m., 308 N. Summit Ave., Hartington, Neb. (605)463-2860.
Friday
Exercise & Current Events, 8:30 a.m., Pine Lane Estates, 2905 Douglas Ave.
Line Dancing, 9:30-11 a.m., The Center, 900 Whiting Drive.
Foster Rehabilitation Support Group, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)260-1990.
Exercise & Current Events, 10:15 a.m., Pine Lane Estates West, 2903 Douglas Ave.
Instructed cardio class, 11-11:45 a.m., The Center, 900 Whiting Drive.
Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth.
Contract bridge, 1 p.m., The Center, 900 Whiting Drive.
Parent's Night Out, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.
Bingo, 7-9 p.m., The Center, 900 Whiting Drive.
Billiards/Snooker, 7-9 p.m., The Center, 900 Whiting Drive.
Porchlight Alcoholics Anonymous, 8 p.m., United Church of Christ, 210 W. 5th St.
Alcoholics Anonymous Alano Group, 8:30 p.m., 12-24 Club, 1019 W. 9th
SECOND FRIDAY ONLY
Parkinson Support Group, 1:30 p.m., Benedictine Center, (605)665-7158 or (605)668-8326.
Town & Country Garden Club, 1:30 p.m., Community Library.
Saturday
Speaker's Voice Toastmasters, 7 a.m., Fry's Pan Restaurant.
Yankton Toastmasters, 7:30, Fry's Pan Restaurant.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes before meeting time), 904 W. 23rd, 1-800-651-6000.
Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth. Non-smoking meeting.
Games of Choice & Socializing, 2 p.m., 2905 and 2903 Douglas Ave.
Alcoholics Anonymous Daily Reprieve Group, 6:45 p.m., 12-24 Club, 1019 West Ninth.
SECOND SATURDAY ONLY
La Leche League of Yankton, 10:30 a.m., Yankton Community Library, (605)260-2638.
A.L.S. (Lou Gehrig's disease) Support Group for patients and care givers, 11 a.m., Sanford Hospital, Sioux Falls. 665-5883.
Sunday
Alcoholics Anonymous Daily Reprieve Group, 8 a.m., 12-24 Club, 1019 West Ninth.
Alcoholics Anonymous Alano Group, 8 a.m. and 8 p.m., 12-24 Club, 1019 West Ninth.
Marian Prayer Group, 1 p.m., Adoration of the Blessed Sacrament, Chapel of St. Joseph, House of Mary Shrine, Lewis and Clark Lake. 665-1119
Coffee Time and Visiting, 2 p.m., 2905 and 2903 Douglas Ave.
VFW Auxiliary Bingo, 6:30 p.m., VFW Club.
One Hour Experience, 6:30 p.m., MUC building USD campus. 712-251-8860.

COMMUNITY CONNECTIONS:

Events That Emanate Smiles

BY PAM KETTERING

United Way & Volunteer Services of Greater Yankton

You have one day left before the first Local Celebrity Archery Shootout that will occur at the National Field Archery Association located behind Super 8 Motel. The games begin at 6:00 pm with teams of archers – some team members are very skilled and others are just out to have fun. The doors open at 5:30 to tables laden with a variety of food and the sound of arrows whizzing toward targets during the warm ups for the "intense competition". Tickets are available at the door. Please join us!

The real reason for the fun and games is to help the nineteen United Way affiliated agencies serve our neighbors in need. The economy is showing some progress; however there are many of our neighbors who have not returned to their former level of



Kettering

employment, if at all. Delta Dental Dakota Smiles Mobile is another program that reaches our neighbors in need for children and youth up to age 21. The mobile dental office will roll into Yankton and begin seeing the young clients by noon on Monday, March 22nd. For the rest of the week they will clean teeth, examine mouths, fill cavities, teach dental care and numerous other applications that will enable bright smiles to those that have not been able to afford dental treatment nor have dental insurance. All the treatments will be completed by noon on Friday at which time the Dakota Smiles Mobile will return to Pierre to get equipped for another South Dakota community for the next week.

To register for the program, the forms are available at all of the schools in Yankton, Head Start, Contact Center, Social Services, Community Health Office and United Way & Volunteer Services. The forms can also be emailed out by sending a request to volunteer@iw.net. Please return the forms to United Way at 231 Broadway by Wednesday, March 17th.

The forms are six pages requiring general contact information, dental history, medical history, treatment consent and agreement, release of health information, photo consent and release, flu shot information and immunization record. All of this information provides the Dakota Smiles staff necessary information to quickly and efficiently address the appropriate dental treatment.

Last year there were 28 patients that sat in the dental chair a total of 88 times. Procedures included 55 diagnos-

tic, 208 preventative and 134 restorative. Records show that 79% of the patients had decay with 4% getting teeth extracted. This was the first dental visit for 25% of the patients. All ages were treated with 33% being in the 18-21 age-group. Information was also obtained on the patient's dental history: 86% brush daily, 43% floss, 57% drink sweetened drinks daily, 68% drink milk daily and 25% of them were in pain. The value of the Dakota Smiles Mobile Dental Program totaled \$24,989!

When you donate to United Way & Volunteer Services, you are reaching each of these young clients and their families. By providing dental care you not only brighten smiles, but there is also relief from pain, raised awareness of dental hygiene, improved health and improved quality of life. Share this information with families with children – it is a free program providing quality dental care.

DAVE SAYS:

Is Now The Right Time To Start A Small Business?

Dear Dave,

I'm 26 and married. We've got our emergency fund in place, and are debt-free except for the house. We'd like to have a child soon, but my job requires that I travel frequently. Neither of us wants me to be gone most of the time with a baby in the house, so I'm thinking about opening my own business so I can set my own hours. Do you think this would be a good idea?



-Ray

Dear Ray,

If time and money weren't considerations, which one would you rather do? You'd be on straight commission as an entrepreneur, so there would be no weekly or bi-weekly check to count on as income. You'd have to wake up every single morning, go out and kill something, and drag it home. If you don't, your family won't eat!

An entrepreneur is the person I know who can go from sheer terror to sheer exhilaration and back every 24 hours. You've got to have a strong mind, and a strong heart to make things happen, and it will be a rough ride if you don't have both of these. Plus, it won't last long if you don't absolutely love what you're doing.

I'd advise anyone to make sure their job falls in line with their passions, and the skills and talents they were born with. You don't want to find yourself stuck in a call center if you hate talking on the phone, and you don't need to go into the construction business if you don't like working with your hands. Everybody wants to be successful in their job and make lots of money, but personal happiness is just as important. If you wake up jazzed about what you're going to do every day, chances are you'll be successful and happy. But if you wake up dreading the day and your job, then I can almost guarantee you won't be successful financially or happy. Spend some more time thinking about this. Do lots of research and planning, too. There

are lots of great small business ideas out there, but to make something good happen you've got to find the one that's right for you!

-Dave

Dear Dave,

In your opinion, what is the best way to go when investing a one-time, lump sum of \$1,000 to \$3,000 for a long period of time?

-Josh

Dear Josh,

The first thing you need to do is define "long period of time." For me, when it comes to investing, I consider a long period of time to be five years or more. In this kind of situation I'd suggest either a growth stock or growth and income mutual fund. I prefer mutual funds with solid track records of 10 to 20 years.

People sometimes like to play single stocks on one-time investments of this size. I don't think that's a good idea. Over long periods of time single stock investments don't consistently generate the kind of returns that a good mutual fund will generate. Why cheat yourself?

-Dave

*For more financial help please visit daveramsey.com.

Social Security Showcases Its History

BY KATHY PETERSEN
 Social Security Public Affairs Specialist

What you may not have realized when you rang in 2010 was that you also were ringing in the 75th anniversary of Social Security.

On August 14, 1935, President Franklin D. Roosevelt signed the Social Security Act into law. Social Security has been a cornerstone of our nation, touching the lives of almost every American at one time or another – for 75 years.

When President Roosevelt signed Social Security into law, he said, "The civilization of the past hundred years, with its startling industrial changes, has tended more and more to make life insecure. Young people have come to wonder what would be their lot when they came to old age. The man with a job has wondered how long the job would last. This law, too, represents a cornerstone in a structure which is being built but is by no means complete. It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness."

Change and economic insecurity were regular parts of everyday life in those days, just as they are today. Social Security is our nation's most successful domestic program and has a rich history. We will be commemorating the anniversary throughout the year by showcasing milestones in Social Security's 75-year history on our website.

NEW TWIST IN MEDICARE

If you've been thinking about applying for extra help with your Medicare prescription drug costs, then now's the time to get on the dance floor and hop to it.

There are income and resource limits a person needs to meet to qualify for the extra help. But the new Medicare law eases those requirements in two ways:

- The cash value of life insurance no longer counts as a resource; and
- Assistance people receive from others to pay for household expenses, such as food, rent, mortgage, or utilities, no longer counts as income.

A bonus "twist" is that the application you file for extra help can now start the application process for Medicare Savings Programs as well – state programs that provide help with other Medicare costs. These programs help pay Medicare Part B (medical insurance) premiums. For some people, the Medicare Savings Programs also pay Medicare Part A (hospital insurance) premiums, if any, and Part A and B deductibles and co-payments.

To learn more about the extra help program visit Social Security online at www.socialsecurity.gov/extrahelp.

Kathy Petersen is the public affairs specialist for South Dakota and eastern Wyoming. You can write her c/o Social Security Administration, 605 Main, Suite 201, Rapid City, SD, 57701 or via email at kathy.petersen@ssa.gov.

Maryland Professor To Deliver USD's Marshall Program

VERMILLION — The University of South Dakota School of Law will honor the legacy of Thurgood Marshall with the program, "The Influence of Social Protest Movements on Thurgood Marshall's Gender Jurisprudence While on the Supreme Court," by Taunya Lovell Banks at 4 p.m. Thursday, Feb. 11, in the law school courtroom on the USD campus.

In addition to Lovell Banks' address, the School of Law will

host a panel discussion at 2 p.m. in the courtroom featuring law students and others offering general advice on preparing for the Law School Admission Test (LSAT), completing law school applications, selecting courses and majors, and staying in school. The program is hosted by USD's Black Law Students Association and is sponsored by the Law School Admission Council.

Lovell Banks, the Jacob A. France Professor of Equality Jurisprudence and the Francis &

Harriet Iglehart Research Professor of Law at the University of Maryland School of Law, teaches constitutional law, torts, and seminars on law in popular culture, citizenship and critical race theory.

Prior to entering legal education in 1976, she worked as a civil rights attorney in Mississippi litigating voting rights and housing discrimination cases as well as providing technical assistance to black elected officials. Lovell Banks has also worked as a senior

trial attorney for the Equal Employment Opportunity Commission in Los Angeles, litigating some of the early sexual harassment cases under the interim guidelines. A former member of the Association of American Law Schools' executive committee and two-term trustee of the Law School Admission Council, Lovell Banks served on the editorial board of the Journal of Legal Education and the advisory committee of the Law & Society Review.

Bridal Directory

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