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 **Ladies Pool,** 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 be-

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., February: Bonanza, Yankton, 605-665-

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685 Cardio Exercise, 11 a.m., The Center, 605-665-4685 Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street. 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,

Porchlight, 8 p.m., non-smoking closed session, United Church of Christ,

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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

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 a.m., non-smoking, 1609 Laurel St.,

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., The Center, 605-665-4685 Cardio Exercise, 11 a.m., The Center, 605-665-4685

Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St. Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.

Weight Watchers, 12:30 p.m., BC Conference Room.

Cribbage, 1 p.m., The Center, 605-665-4685

Pinochle, 1 p.m., The Center, 605-665-4685

Whist, 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.

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-

Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st

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., Books & Beans, downtown Yankton,

Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant,

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

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600

Friends Of The Yankton Community Library, 5:15 p.m., Yankton Library,

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-

Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting

What's Your Emergency Fund Range?

www.daveramsey.com

Dear Dave.

In your plan, you talk about Baby Step 3 as saving enough to have three to six months of expenses in your emergency fund. My husband and I were wondering how you can determine whether you need to be on the low end or high end of that range?

— Amanda

Dear Amanda, Lots of times in a marriage you'll have a situation where one person wants to save more, while the other is excited to move on toward investing. Technically, neither is wrong. So, the emergency fund really deals with someone's own personal level of peace. Remember Murphy's Law, and how it says that says if something can go wrong it will go wrong? Your emergency fund is Murphy Repellant. Some people just want to make sure he doesn't knock on the door, while others make sure he stays in the next county!

There are always practical considerations you can use to

determine the amount of your emergency fund. If you both have very stable jobs, you'll probably be okay saving up three or four months of expenses. But if just one of you works outside the home, or if one is selfemployed or on commission, leaning toward the six month side is probably a good

Of course, you can always compromise. Start out with three months, but add a little every once in a while until you reach a point where you're both comfortable.

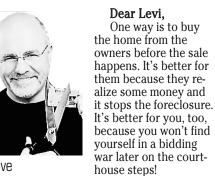
—Dave

RAMSEY

FINDING FORECLOSURE HOMES

Dear Dave,

We'll be completely out of debt in September and looking to buy a home in the next year or two. We're thinking of buying a repo home. Do you have any suggestions on where to find these?



You can also find listings in your local newspaper under the legal notices section,

and if you live in a metropolitan area it's not hard to find a legal newspaper that lists incorporations, real estate transactions and foreclosures.

LET SOMEONE ELSE MAKE THE DECISIONS?

I've never heard you discuss at what point it's advisable to let someone else make and manage your investments. Also, is there a point at which it's good to go with a fee-only financial planner?

— Anonymous

Dear Anonymous,

I think it's always a good idea to do it yourself. And to be honest, I never recommend fee-only planners.

Don't just turn everything over to someone else – no matter how many letters they have after their name - and let them manage it all or make all the decisions for you. You're the one who made the money, so you should take care of your own stuff. In lots of cases people looking for this kind of help have a greater net worth than the bozos dishing out advice and wanting to "handle" it all.

None of this stuff, investing, personal finance, or saving, is rocket science. You need to be in control of your money. Now, can you have counselors in your life? You bet! Everyone needs the benefit of people around them who have wisdom and experience.

But it's never a good idea to iust blindly trust someone. If you do, you might end up like an old, washed up boxer – no money and no teeth!

—Dave

* For more financial help please visit daveramsey.com.

Children's Day At The Legislature To Be Held Feb. 7 A registration form is posted on the South

PIERRE — As they have since 1995, South Dakotans from across the state will gather in Pierre to speak on behalf of children. Children's Day at the Capitol, hosted by South Dakota Voices for Children, is open to everyone who cares about youngsters. The event, set for Tuesday, Feb. 7, offers opportunities to visit with policymakers and to join with others who are committed to assuring that every child in South Dakota is healthy,

Children's Day at the Capitol begins at 9:30 a.m. in the Capitol Rotunda. Advocacy training and policy briefings will be held at Lutheran Memorial Church, 320 E. Prospect Ave. (across the street west of the Capitol) in Pierre. A noon luncheon with legislators will be held in that location. Children's Day concludes at 2:45 p.m. with a "Brownie for the Road" reception in the Rotunda.

Dakota Voices for Children website (www.sdvoicesforchildren.org). It is also available by e-mailing office@sdvoicesforchildren.org or by calling 605 367-9667.

The mission of South Dakota Voices for Children is to improve the lives of children through policy and program advocacy.

Text

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From Page 1

while driving and all hand-held cellphone use for commercial truck and bus drivers. Dick Tieszen of Pierre, a lob-

byist for State Farm Insurance, said the National Highway Traffic Safety Administration reports that 15 people die every day on the nation's roads in crashes caused by texting. Drivers who read or send texts have their

good news on the employment

front. However, I will have to see

several months of similar readings

ket is back on a solid growth path,"

The confidence index jumped

to 67.2 in January from December's

59.2, suggesting business leaders

feel optimistic about the next six

which tracks the cost of raw mate-

months. The prices-paid index,

rials and supplies, increased to

to be assured that the labor mar-

Goss said. Employment in the region remains about 360,000 jobs

behind pre-recession levels, he

minds, eyes and hands diverted from the task of driving, he said. That means we are com-

pletely checked out of whatever else we're doing. That's the problem with distracted driving, Tieszen said. Officials from the South

Dakota State Medical Association, South Dakota Nurses Association and organizations representing hospitals and nursing homes also supported the measure.

But Rep. Brian Gosch, R-Rapid City, said a study by the Governors Highway Safety Association, which represents state highway

67.8 in January from December's 62.4. Goss said price pressures are increasing as the economy improves.

January to 55.3 from December's 46.7. The increase suggests production will increase in the months ahead, Goss said. The export index grew from

The inventory index rose in

56.3 in December to 60.4 in January, and the import index jumped from 48 to 56.7. Other components of the Janu-

ary index were: New orders increasing to

58.1, from December's 52.3. - Production or sales growing to 56.9 in January from 48.4 in December.

And delivery lead time decreased to 54.7 from December's

safety agencies across the nation, issued a study last year that found there is no evidence banning cellphone use or texting have reduced texting. South Dakota's reckless driv-

ing law also essentially bans distracted driving, Gosch said. The reckless driving law generally outlaws careless driving without using appropriate caution.

Other lawmakers said they

believe law officers would have trouble enforcing a texting ban, so many drivers would continue texting even if the bill passed. However, Sen. Eldon Nygaard,

R-Vermillion, said about 80 percent of drivers would not text just because they abide by all "We could save a lot of lives,"

Nygaard said.



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Girl Scouts Ready To Begin Annual Cookies Sale

BIRTHDAYS **GARY BOETEL** Gary Boetel will celebrate his 75th birthday on Feb. 4, 2012. His family is hosting a card shower in

Greetings may be sent to: 905 School Street, Lake Andes, SD

Gary's honor.

Girl Scout Cookies may be purchased from individual Girl Scouts and at local cookie shops in Yankton and the surrounding areas in South Dakota Feb. 18-March 24.

The eight flavors are: Caramel deLites, Peanut Butter Patties, Shortbread, Thin Mints, Peanut Butter Sandwich, Thanks-A-Lot, Lemonades and Shout Outs! Watch for your local Girl Scouts

coming soon to a door near you. If you are not contacted by a Girl Scout during this time, call Shawn at (605) 668-0545 or the cookie hotline at (605) 336-2978 to place a cookie order.

YOU'RE NEWS! The Press & Dakotan



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rom first glance to the last dance, we'll reate a wedding day look that wil



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