Thursday, 2.23.12

CALENDA

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

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 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., March, El Tapatio Yankton, 605-665-5956.

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 16 1/2 Court St, Vermillion
Porchlight, 8 p.m., non-smoking closed session, United Church of Christ, 210 W 5th Street

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.-3 p.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
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,

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

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685 Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832

Ladies Pool, 10 a.m., The Center, 605-665-4685 Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour be-

Yankton Alanon, noon, non-smoking session, 1019 W 9th Street Nurse, 12:30-3:30 p.m., The Center, 605-665-4685 Open Cards, 12:45 p.m., The Center, 605-665-4685

NAMI (National Alliance on Mental Illness) Connections Support Group, meets at Yellow House, 1012 Walnut, 7-8:30 p.m. 661-4434

Bingo, 7-9 p.m., The Center, 605-665-4685 Open Billiards, 7-9 p.m., The Center, 605-665-4685

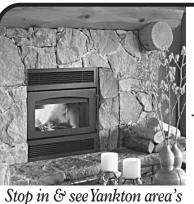
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m..

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session,

Trinity Lutheran Church at 816 E Clark St. Vermillion.

Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session,

16 1/2 Court St. Vermillion



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Take Your Time With This One

BY DAVE RAMSEY www.daveramsey.com

Dear Dave, My boyfriend has a lot of debt. The other day a creditor called, and he wouldn't answer the phone. Then, he told me it would be easier for him to pay off his debts if we were married because I could act as his accountability partner. I don't want to be the money cop, and I wonder if he would truly be more mo-

Dear Janine,

tivated. What do you think?

Someone who isn't making any headway in getting out of debt while they're single probably isn't going to do a complete turnaround just because they get married. You can act as his accountability partner if you want, but you don't have to get married to help him. In fact, dating is

— Janine

probably a better way to do this, because you can determine whether he's really changing, or if he's just trying to get you on board to help pay the bills!

Don't misunderstand, Janine. Debt, in itself, doesn't keep someone from being marriage material. But you're definitely not marriage material if you don't work, you're irresponsible, you haven't taken control of your life,

have no character or can't manage your own behaviors. These kinds of people are going to stay in debt and not be able to pay their bills for the rest of their lives. I'd say date this guy a little

longer, just to see if he's serious about changing. But don't get



Dave **RAMSEY**

anybody that one school is has \$100,000 lying around

engaged yet, and don't pay one penny of his bills for him!

—Dave

WHAT'S IN A NAME? Dear Dave.

My son is a sophomore at a local college, and he wants to transfer to a very prestigious university. If he did this he would incur more than \$100,000 in student loan debt, and that's with us picking up half of the

cost. What do you think I should tell him?

— Will Dear Will,

I'd have a hard time telling \$100,000 more valuable than another one. The fact is unless he

somewhere, he shouldn't go to that other school for one very simple reason – he can't afford it!

We hire people every week at my company, and where they attended college is a very minor deal. There will always be a few corporate types out there who play games and try to turn the office into some kind of snooty country club, but the fact is most employers don't care where you went to college.

It's what you learn and being able to use that knowledge in the marketplace that's really valuable, Will. Knowledge is king, and we live in a knowledge-based economy. If you can't retain and apply what they're teaching, then the only thing more worthless than a college degree is a college pedigree!

—Dave

* For more financial help please visit daveramsey.com.

Rural Development Seeks Apps For Grant Program

LINCOLN, Neb. — USDA Rural Development is seeking applications for the Rural Business Enterprise Grant (RBEG) program. RBEG's are available to public bodies, nonprofit entities and Indian Tribes who desire to finance and facilitate the development of small and emerging private business enterprises in rural areas. Grants may be used for technical assistance, establishment of small business revolving loan funds and the acquisition of land, buildings, and infrastructure to enhance business development.

Grants focused on revolving loan funds, assistance to Native Americans, or multistate projects are encouraged. Grants are only eligible for projects that assist rural communities. Rural is defined as communities and cities with a population of 50,000 or less. Applications submitted for state funding are selected based on a competitive scoring process. Applications that wish to compete for the state allocated funds are due by close of business, March 30, 2012.

Priority will be given to application requests of \$50,000 or less. Additionally, eligible initial applications will receive discretionary points for projects that support the agency and department goals in the following categories:

 Local food systems and value-added agriculture

• Renewable energy • Great regions: multi-county or multi-

state projects that will establish best practices in the area of regional economic and community development • Support of cooperatives

• Underserved populations: minority and women-owned businesses • Ecosystem market projects

• Access to capital markets In Fiscal Year 2011, four grants totaling \$284,000 were awarded in Nebraska from the state allocation. Additionally, six grants totaling \$544,177 were funded from National Office reserve funds. While the Fiscal Year 2012

funding level is not yet known, USDA Rural Development in Nebraska expects its allocation to be between \$200,000 and \$300,000, with additional funds available for Native American projects nationally.

For more information regarding the RBEG

http://www.rurdev.usda.gov/BCP_rbeg.html For more information on this program, to discuss a proposed project or to obtain an application template, contact one of the following Business Program Specialists:

• Marla Marx, marla.marx@ne.usda.gov or 308-632-2195 extension 1132 — panhandle including northwest and southwest counties

 Kelley Messenger, kelley.messenger@ne.usda.gov or 308-237-3118 extension 1120 — north and south cen-

• Korey Young, korey.young@ne.usda.gov or 402-371-5350 extension 102 — northeast and southeast counties.

YFPC, Yankton College Attorney General Warns Form New Collaboration Of Tax Refund Scams

Jordan Hollingsworth, warden of the Yankton Federal Prison Camp, and the Rev. Dr. Douglas Upton, prison chaplain, announce that the camp has established a course of ecumenical theological study in collaboration with Yankton College which echoes the principles set by Dr. Joseph Ward in 1881 when the College was founded.

This college-level course will meet for a total of 26 weeks; acceptance in the program requires a minimum of a high school diploma or successful GED in addition to a 1,000-word essay.

"the goals and objectives of theological formation that is at the heart of the Religious Services Department at the YFPC are really predicated on the tradition that has come before with the vision of Joseph Ward. Inmates who actively participate in theological programming are committing to a changed intellect and a changed life style.

The collaboration has been under development over the past year, after having been approved and sponsored by the Yankton College Board of Trustees. During that time the Religious Services' Department has acquired a

theological library that provides resources for inmates' personal and educational use in addition to other services and programs which have been offered for several years under the leadership of Dr. Upton. Some services presently being offered include: premarital classes, a marriage enrichment class, a 20-month course which simplifies and explains major Bible themes and an analytical study of the life and work of St. Augustine. All religious services are offered in the historic Old Middle Building which has been renovated to include libraries, study carrels and conference rooms.

Dr. Upton says, "I am extremely excited for what this course will add to the department's repertoire of theological education and the help it will give to sincere and dedicated inmates.

Speaking for the College, Board of Trustees Chair Joan Neubauer finds satisfaction in once again utilizing the campus for theological programming and finding that the passion of Joseph Ward for theological education still, in the words of Dr. Upton, "runs deep in 'Old Middle."

PIERRE — South Dakota Attorney General Marty Jackley is warning consumers to watch for emails that claim to be from the Internal Revenue Service (IRS), but are actually scams designed to obtain personal identifying information. Consumers should proceed with caution when visiting websites that either associate themselves with the IRS or have

"Consumers are working to complete their tax filing requirements and these scam artists are trying desperately to catch them off guard," said Jackley. "The IRS does not communicate with individuals via email with tax filing problems, so avoid clicking links on suspicious email messages.'

the appearance of the IRS site.

The attorney general's Consumer Protection Division has received many examples of these email messages from across the state. The email indicates that the consumer has a penalty due for failure to file an income tax return. The consumer is then asked to click on a link to provide further information. Bogus emails with the words IRS or government tend

to make consumers believe they are coming from the federal government. The IRS does not send out unsolicited emails or ask for personal identifying information. If you receive an email that uses the IRS name call the IRS directly at 1-800-829-1040 to verify.

The official IRS website is www.irs.gov, but the look-alike sites which use a few different keystrokes are set up to redirect consumers to bogus websites. Once redirected to the fraudulent site the consumer will be asked to disclose personal information such as social security or bank account numbers. It is important to remember the official IRS website offers tax information for consumers, but the exchange of private financial information is limited. Use precaution when logging on to the IRS website and double check your internet address to ensure it is

If you have been a victim of one of these scams or need any additional information contact the Attorney General's Consumer Protection Division at 1-800-300-1986 or http://atg.sd.gov/Con-



Avera Sacred Heart Hospital Hospice Program

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before Friday, March 16th, 2012 Avera Sacred Heart Hospital Foundation Office, 668-8310

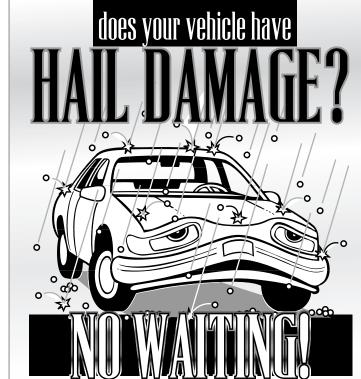
Avera Sacred Heart Hospital Hospice Department, 668-8327

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