

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.

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.

THIRD THURSDAY

HSC Friendship Club, 5 p.m., January: Yesterday's Cafe, 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.

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 W 9th Street

SUNDAY

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th Street
Tyndall Alcoholics Anonymous, 8 a.m., non-smoking, 1609 Laurel St., Tyndall

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

FIRST MONDAY

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
Friends Of The Yankton Community Library, 5:30 p.m., Yankton Library, 515 Walnut

FOURTH MONDAY

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

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

Poor Money Skills Leads To Guilt And Cynicism

BY DAVE RAMSEY www.daveramsey.com

Dear Dave, I've noticed that lots of people get defensive when it comes to talking about money and living on a plan. Why is this?

— Tonya

Dear Tonya, I think it's because there seem to be two negative emotions connected to people who have failed with money: guilt and cynicism. They feel guilty because they're terrible when it comes to handling money, and they don't want to talk about it.

Cynicism may be more prevalent in people who feel like they've been messed over by some "money expert" out there. Maybe they got caught up in a deal that went bad, or they lost a lot of money following their advisor's advice. The results can be

they end up believing that anyone connected to the financial arena is a bad, incompetent or manipulative person.

If you've made mistakes with money, that just makes you human. Everyone alive has messed up financially, and that includes me. I made mistakes with lots of zeroes on the end, but I managed to turn things around. Now, I'm running my own company based on those mistakes, how to fix them and how to keep people from making the same mistakes I did years ago.

Sometimes people just don't want to be around others who are trying something new or different and winning in the process. Then, there are people



Dave RAMSEY

in life—I call them losers—who just don't want anyone else to win, because it reminds them that they're not winning. Being stuck around those kinds of people is no fun for anyone!

—Dave

WHERE DO TOYS FIT IN THE BABY STEPS?

Dear Dave, When is it okay to have a little fun and get a boat or a motorcycle when you're doing the Baby Steps?

— Jennifer

Dear Jennifer, I always recommend that folks complete the first three Baby Steps before running out to buy a bunch of toys. Baby Step 1 is to save up \$1,000 in the bank for a starter emergency fund. Baby

Step 2 is to pay off all your debts, except the house, using the debt snowball method. Then, on Baby Step 3, we go back and fully fund the emergency fund to contain three to six months of expenses.

After you've gotten this far, it's okay to have a little fun and save up for a toy. But don't forget about Baby Step 4, which is putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college, either, if you have kids. That's Baby Step 5.

Baby Steps 6 and 7 are paying off the house early and building wealth and giving. Everyone likes having fun, and there's nothing wrong with a few toys if you can afford them. Just make sure you don't sacrifice your financial health for the shiny things!

—Dave

* For more financial help, please visit daveramsey.com.

Community Connections

2011 Was A Very Good Year – Thanks To You!

BY PAM KETTERING Yankton Area United Way

Taking a few moments to reflect on last year's activities is, once again, a reminder of the overwhelming support this community has showered upon the United Way & Volunteer Services of Greater Yankton.

Shoot From The Heart (the second annual event) was a very rewarding, fun start to 2011. When the "celebrity shooters", hunters and pros teamed up to shoot at their assigned targets, the arrows were flying fast and furious AND straight! There was cheering and jeering and laughing and then silence as careful aim was taken. When the professional archers stepped up to display their exceptional skills, you could have "heard a pin drop."

Annual Meeting is a time for a new leadership team to guide us through the year. President Denny Flier was "handed the gavel" from Past President Bob Cappel. New board members, Dave Becker and Doug Russell, were introduced and Gary Wood was thanked for his dedicated service on the board. The partner agencies shared their past year's mission and accomplishments. Board members signed up for committees and agency liaisons assignments placing the new year in motion.

We are all smiles preparing for the Delta Dental Dakota Smile Mobile to roll into town in March. In four days the two dental chairs in the mobile office accommodated 37 patients 98 times with procedures that included 74 diagnostic, 164 preventative and 121 restorative totaling a production value of \$24,642.00! The program is for children ages 0 - 21. The fee that we pay for them to bring the Dakota



Pam KETTERING

Smiles program to Yankton is \$2,500.00. Thank you for making this possible. Volunteers are the backbone of all nonprofit organizations. We are so very thankful to each and every one of them that we almost wear them out by all of the invitations to the annual "thank you" events. Thus the Community Volunteer Celebration! By collaborating with a number of volunteer programs, volunteers of all ages, programs, activities are included in this annual gathering. Thank you to the Human Services Center for sharing their facility, the Volunteer Leaders for organizing the event, the Volunteers of the Month for their great works, and all of the terrific volunteers that are absolutely "priceless"!

Moving to 610 W. 23rd St., Ste. 11 in the Marne Creek Professional Building was June's project. Painting walls, measuring spaces, packing up boxes, moving desks and files, transferring telephone services, unpacking boxes was unbelievably smooth! We may still be searching for items in new locations but feel very much settled. With the official ribbon cutting with the Chamber of Commerce and great attendance at the open house, all agencies are hustling and bustling to provide services to the numerous needs.

The 2012 Campaign was kicked off at the first home game of the Yankton High School Football game in August. Volunteers carried brochures, flyers, pledge cards, Imagination Library books, and videos accompanied by speakers from the various agencies into businesses to share the over 35 programs supported by the generous donations. As we approach the 100% mark of the \$470,000 goal, our gratitude to the people of this greater Yankton community can be exemplified when a senior is able to remain in their home with a Senior Companion assisting them in running errands, an elementary student comes to school ready to learn Monday morning having had extra food in Sack Pack over the weekend, a homeless family was sheltered and fed at the Homeless Shelter, a special needs individual had a payee at Contact Center take care of their expenses so they could remain in their apartment, a middle school student was motivated to study and share in a community service project at the Boys & Girls Club, a parent learned a new activity to help their child develop while sharing quality time with Parents As Teachers. Giving through United Way embraces services to people of all ages, facing circumstances they had never imagined happening to them, bringing them possible solutions, adding quality of life of each of us. THANK YOU!

Collecting coats and dispersing them on Make A Difference Day, collecting toys for Pat Robinson and elves to hand out in Toys For Kids for Christmas, working with Slumberland Holiday Beds delivered by Knights of Columbus, registering children for books in the Imagination Library program, coordinating programs for the monthly Interagency meetings, updating the HELPbook, referring people to volunteer throughout the community, directing people to appropriate agencies for assistance, collaborating with people and agencies to address needs - being UNITED in community efforts has been the majority of our 2011 plan of work while keeping our mission before us: To promote voluntary giving and services to support human needs in the greater Yankton community.

Yes, 2011 was a wonderful year AND 2012 has every indication that it, too, shall be GREAT! THANK YOU!!

Dendinger To Be Featured Speaker At Woman Of Distinction Luncheon

Alice Dendinger, originally from Yankton, will be the featured keynote speaker for the 4th Annual Woman of Distinction luncheon to be held on February 20, 2012 at Mount Marty College Roncalli Center. Dendinger currently owns the Alice Dendinger Alliance Group in Austin, Texas, a human resource management consulting company focusing on HR Consulting, Coaching and Mediation. According to Alice, "The Alice Dendinger Alliance Group helps people at all levels throughout an organization work better together."

Alice's presentation on the 20th is entitled "Is There an It You Don't Get" and promises to entertain and enlighten all members of the audience. As Alice has shared,

sometimes our life lessons come to us through "ah-ha" moments of discovery that surprise us. Join Alice as she reveals the Gift of an It!

The event is sponsored by the Yankton Area Chamber of Commerce Women Community Leaders and spotlights two outstanding women; one for Outstanding Community Service and one for Outstanding Professional Service. Tickets for the program are \$20 each or \$200 for a table of 10 and can be purchased, at the Chamber office located at 803 E. 4th St. or by calling (605) 665-3636. Tickets are also available from committee members: Nancy Sternhagen (Chair), Carla Addy, Kathie Gerstner, Kathy Greenway, Jean Hunthoff, Emma Laird, Sr. Doris

Oberembt, Jolene Smith, Paula Tacke and Gert Thomas. Doors will open at 11 a.m. The luncheon will begin at 11:30 a.m. in the main dining room at Mount Marty College. To request special needs for parking, handicap accessibility or special food requests contact the Chamber by February 6.

For more information, visit the Yankton Web site at www.yanktonsd.com/distinctionluncheon. You are also invited to visit facebook at Facebook.com/YKTNACC.

NEED Fast Cash... NOW? \$100 to \$3000 CALL TODAY - We want to Make You a Loan! Help Build Credit - No Checking account required CONVENIENT LOAN 1818 Broadway Suite D-1, Yankton, SD 57078 605-665-1640

Bridal Directory

Weddings By... Sandra Rose Where big city selection meets small town service. Trusted for 13 years. Bridal Gowns & Veils • Bridesmaids & Flower Girl Dresses • Custom-dyed Shoes • Jewelry • Prom Dresses • Tuxedo Rental • Wedding Stationery • Garters & More - In-house Alterations - Main Street, Tyndall • 1-605-589-3992 • email sandra@byeletric.com

An Intimate Gathering or a Grand Affair... We offer the perfect scenic setting for your wedding reception. Generations of newlyweds from all over the area have celebrated here. Trust us to take care of your needs, so every detail of your special day will be perfect and worry-free. Call 605-665-4522 For Details Hillcrest GOLF & COUNTRY CLUB 2206 Mulberry, Yankton, SD 57078

enduring beauty From first glance to the last dance, we'll create a wedding day look that will continue to take your guests' breath away... Come See Our Prices And NEW FALL 2011 Gowns! Now Available: Wedding Florals & Designs We can meet all your wedding rental needs "Bringing you the best in bridal for less!" The Bridal Outlet 1108 W. Cedar St., Beresford, SD 1-855-444-BRIDE Hours: M-Th 10-6, Fri. & Sat. 10-5 Personal Touch Photography 712 8th Street, Springfield Cell: (605) 660-1009 • smeedsrud27@yahoo.com www.personaltouchphotography.net

I've been thinking... Now's a good time to get the carpets cleaned. Carpet Cleaning Special Only \$75.95 for any 2 rooms (up to 300 sq. ft.) Not good with any other offer. Must present coupon. Expires 1/15/12 Steamway CLEANING & RESTORATION Since "1968" 665-5700 1-800-529-2450