

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
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 before.
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., 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.
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 W 9th Street
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., Tyndall
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
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 Parkway, 605-260-1605
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
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

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, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
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 W. 27th Street, 605-668-5205
Friends Of The Yankton Community Library, 5:15 p.m., Yankton Library, 515 Walnut
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
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 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

Vermillion Public Library Offering Spanish Classes

VERMILLION — The Vermillion Public Library, located at 18 Church St., is offering a Spanish class to provide everyday phrases and vocabulary, and important phrases and information concerning travel in a Spanish-speaking country.

There will be six classes on Sundays starting Jan. 22 and ending Feb. 26. Classes are from 3-5 p.m. in the South Dakota Room at the library. There is a fee for all six sessions.

Any person of any age is welcome to come and learn. Call 677-7060 or stop down at our Circulation Desk to sign up today.

P&D CLASSIFIEDS
WORK FOR YOU!
(605) 665-7811

How Much Am I Really Liable For

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
 I have old credit card debt that goes back a few years. The account has been sold and re-sold to several collection companies. The limit on the card was \$300, but with late charges and fees I now owe \$1,500. Am I liable for the extra \$1,200?

— Monica

Dear Monica,
 You agreed to their terms, which included the right to charge fees and penalties. Legally, they can do this. The honorable thing would be to send the company you contracted with a check for the full amount.

However, that company no longer owns the debt, and they won't get the money. They sold the debt. The present holder is just hoping to get something out of it. They buy debt in volume, dirt cheap, and whatever they can collect from any creditor is profit.

The current collection company would probably be thrilled

to settle for a lot less than face value. Make them an offer, but start really low. You can probably meet them somewhere in the middle and settle this for around \$500.

Do not give them any money until you have in your hand — on paper, in writing — a statement showing the amount for which they will settle, and do not give them electronic access to your bank account, either.

Once you have this in hand, send them a cashier's check or money order, and keep a copy of that payment and the letter for the rest of your natural life!



Dave
RAMSEY

GOING TOO FAR?

Dear Dave,
 Your plan has been a real blessing to us. Last week, my mother-in-law told my husband they haven't paid their property taxes yet. Three thousand dollars is due. I love my in-laws, but

they're big spenders. They've got plenty of money and love to take lots of trips. We make good money, too, and could help them out, but we're afraid this may be just the tip of the iceberg. What's your advice on handling this?

— Kelly

Dear Kelly,
 This is a really touchy situation. First of all, you shouldn't do anything. Your husband needs to handle this, because he's their son. Even if you make kind, polite suggestions, they'll assume you're the one withholding from them. You don't want to be labeled as the evil daughter-in-law!

I understand your position and agree that you don't want to enable their bad habits. Giving a drunk a drink is never a good idea. But this is family we're talking about. You should try to find a way to help them if you can. If that help includes money, make certain you know exactly where it goes. When you give someone

\$3,000 (the amount needed for the taxes) you earn the right to have a say in what's happening.

Maybe your husband could go have coffee with them and just talk about things. He could explain how you guys are getting out of debt, and living on a budget to get control of your money. He could tell them how it's been a fabulous thing for your marriage and your finances, and that he'd love to show them how you're doing it.

I've got a feeling that mom and dad didn't raise their son to have dessert first and then eat his vegetables, but that's exactly what they are doing. They need to pay their property taxes before they go running off on a bunch of fancy trips.

From what you said, they've got the money to take care of what needs to be done and have some fun. But if they don't correct their course, they're liable to have their financial dignity stripped away.

—Dave

** For more financial advice please visit daveramsey.com.*

Community Connections

Setting New Year's Goals: Work To Pass It On

BY PAM KETTERING

Yankton Area United Way

We finally have a winter scene when we look outside. It took a new year for the white, fluffy moisture to descend. It often takes a new year to set goals, too! Countless goals to lose weight, start an exercise program, send cards, call friends, complete projects, try new recipes, use that tool in the shop that has been collecting dust, clean a closet -- the list can be endless. May I suggest a different goal? PASS IT ON!

What do I mean? "Passing It On" can occur at any moment, in any situation, and by people of all age.

"Pass it on" is a smile that someone gave to you and then you extend it forward to another person. Pass on opening the door for someone like another person just did for you. Pass on a helpful gesture that you recently received. Pass on a warm dinner that someone gave to you. Pass on a comforting word that you needed to another person in need. Give a ride to a person unable to drive to pass on the favor when you needed assistance.

YOU can even start the process! Give up the last chair in a gathering to a parent holding a child. Obtain an item that is out of reach for a shorter person (I know this from experience!). While standing in a check-out line with a full cart, allow the person with a couple of items that is standing behind you to check out ahead of you. With the cold weather, assist pedestrians to cross in front of your car rather than wait for you to drive forward. These are little every day opportunities that we may not

even consider. "Pass It On" is a means of "planting seeds" to help us think about postponing our agendas for possibly even seconds to treat another person with kindness.

Volunteering offers us an opportunity to Pass It On also. This community has a multitude of opportunities to share our time and/or talents. The following examples name only a few:

- Every Thursday and the first and third Tuesday of every month the BANQUET feeds about 300 people. This feat is accomplished solely by volunteers that set up tables, greet the guests, serve food, pour drinks, and then clean up.
- LEWIS & CLARK THEATRE welcomes volunteers for cast try-outs, assist with sets, sew costumes, play in the orchestra, help with concessions, and usher attendees.
- KEEP YANKTON BEAUTIFUL



Pam
KETTERING

needs volunteers for their various community clean-up events.

• WALK-A-THON events utilize volunteers to assist with the various stations along the routes as well as the start and end of the journey.

• SPECIAL OLYMPICS OF YANKTON is hosting the regional Special Olympic Basketball Tournament on Saturday, February 4 and the State Tournament is Friday and Saturday, March 9 & 10. Referees, scorebook keepers, clock keepers, general helpers — basketball "experts" or novices — all are needed. When the athletes are training for their various sports, volunteers are also welcomed — again the experienced as well as the novice.

• BOARDS OF DIRECTORS for all non-profits have turn-over of volunteer members. People from all walks of life are needed to provide leadership to their

organizations. Match your time, talents and treasures with their mission.

• SHARE YOUR VOLUNTEER EXPERIENCES WITH OTHERS. Ask your friends to volunteer! Your volunteer experiences may interest them to check it out! The best way to get others involved is to ask them to join.

Pass It On, volunteer, help a neighbor — all are actions of caring for one another. "We must not, in trying to think about how we can make a big difference, ignore the small daily differences we can make which, over time, add up to big differences that we often cannot foresee," is a quote from Marian Wright Edelman, American lawyer and social activist. It is time to implement those goals penciled in for the New Year. Pass It On could be a late entry to that list for positive, life-long, life-changing experience!

United Way & Volunteer Services of Greater Yankton at 610 W. 23rd St. or 665-6766 can assist you in finding the right match!

Out On The Town

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 February 25th**

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 \$20 couple per session
 402-357-2102**

Come To One Session or Both!

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Weigan Rd., NE side of the lake • 10 miles north of Crofton • 11 miles southwest of Yankton

BREAKFAST BUFFET EVERY SUNDAY 8AM
SUNDAY NITE: 3 Piece Chicken & Salad Bar ONLY \$8.95
MONDAY: 14 Oz. Ribeye with Salad Bar \$12.95
TUESDAY: Taco 99¢
WEDNESDAY: 14 Oz. Ribeye with Salad Bar \$12.95
THURSDAY: Hamburgers \$1.00
FRIDAY: All You Can Eat Walleye & Grilled Shrimp ONLY \$13.95
SAT.: All You Can Eat Baby Back Ribs OR Prime Rib ONLY \$13.95

SATURDAY, JANUARY 21ST

\$1,000 Drawings
 Drawn Every 15 Minutes 7:15 to Midnight

EVERY TUESDAY

Senior Citizen Match Play Buy \$10 in Credits
 Get \$10 in Free Play, First 50 Customers at 1PM

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OHIYA BINGO
Friday, January 20th ~ Ladies Night
 First 20 Ladies Receive
 \$3.00 Off Buy-In Purchase
 Come To Bingo Buy-In & Your Register
 For a 42" Flat Screen TV on Jan 28th!
 Must be present to win!

OHIYA RESTAURANT
Saturday, January 21st
Pancake Buffet \$5.00
Dinner Buffet \$10.50
Roast Beef & Chicken

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JANUARY 20, 21, 22

MISSION IMPOSSIBLE

Fri. 7:30 PM • Sat. 7:30 PM • Sun. 4 PM
Students \$2.00 Adults \$5.00

Idle Hour Theatre
 Tripp, SD

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 209 Cedar

OPEN TO THE PUBLIC

Wednesday & Sunday
 5-7pm
 Cooks Choice

Thursday
 Karaoke with Papa Ray
 7-11pm
 6-7pm — Domestic Beers
\$1.50
 5-7pm — Hamburger/
 Pizza Burger & Fries **\$5.00**

Friday
 Swiss Steak
 or Menu Serving 5:30-8:00

Saturday
 Freddie's Combo
 Serving from Menu
 5:30-8:00

**Bingo Wed. at 7:00pm
 Sunday at 6:30pm**
Happy Hour M-F 4:30-7:30

Chislic Served Last
 Wednesday of Each Month