

# 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](mailto:news@yankton.net).

## THURSDAY

**Table Tennis**, 8:30 a.m., The Center, 605-665-4685  
**Wii Bowling**, 9:30 a.m., The Center, 605-665-4685  
**Billiards**, 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

## FRIDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Daily Reprieve**, noon, non-smoking open meeting, 1019 W 9th Street.  
**Partnership 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.  
**Scrapbooking**, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

## 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  
**Exercise**, 11 a.m., The Center, 605-665-4685  
**Daily Reprieve**, noon, open meeting non-smoking, 1019 W 9th St.  
**Interchange**, noon, Minerva's Bar and Grill, 605-660-8849.  
**Cribbage**, 1 p.m., The Center, 605-665-4685  
**Pinochle**, 12:45 p.m., The Center, 605-665-4685  
**Whist**, 12:45 p.m., The Center, 605-665-4685  
**Hand & Foot Cards**, 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.

## 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., Beans & 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

## Dave Says

# Better To Be Safe Than Sorry

BY DAVE RAMSEY

Dear Dave,  
My wife and I are 70, and we have \$950,000 in annuities in the market, plus \$68,000 in our emergency fund. The only debt we have is our mortgage. I'm considering converting our stocks to a money market account to lower the risk. What do you think? — Howard

Dear Howard,  
There are two sides to this. One is the asset allocation method, where as you grow older you move away from equities like mutual funds toward safer, more conservative investments like money markets, bonds and certificates of deposit. This is standard financial planning theory.

I disagree with that theory, and here's why. Statistics show that if you make it to 72 years of age and are in good health, you have a high probability of living into your nineties. If you're making around one percent on your money market and inflation is four to five percent, then your money isn't going to be

worth a lot. You need to outpace inflation, at least with your investments, in order to break even.

You might move some cash over to money markets and CDs for your own peace of mind, but I'd also recommend growth and income mutual funds along with some balanced funds. You want the entire group to be hitting the four to five percent range over the next several years, so you can at least keep up with the rising costs of gas and bread.

In my mind, you're avoiding one type of risk by moving everything to money markets, but you're taking on a different kind of risk: the chance you'll get tackled from behind by inflation. My advice is to balance things out so you can sleep better at night, but at a pace where you and your money stay ahead of the curve! — Dave



Dave  
**RAMSEY**

## IS THIS AN EMERGENCY?

Dear Dave,  
My wife just had our first child. As a result, we now have \$2,500 in medical bills not covered by insurance. We've got \$7,000 in our emergency fund, and I make about \$25,000 a year. Should we dip into our savings for this or set up a payment plan with the hospital? — Matthew

Dear Matthew,  
Congratulations on your new baby! I know this is going to make the new year extra-special for you.

If I were in your situation, I'd write a check today and knock out that hospital bill. This definitely falls under the heading of "emergency" in my mind, so pay the bill and jump back into rebuilding your emergency fund.

You've done a good job of saving on \$25,000 a year, but let's look

around and see what you can do about making more money, too. Additional classroom education or extra training in your field could increase your income pretty quickly. Your emergency fund probably needs to be a little bit bigger as well, and it'll be a lot easier to make this happen if you're bringing in more cash.

I'm sure you're a hard-working guy, but the truth is it's going to be pretty tough for even a small family to make it on what you're bringing home now. Life happens, and the unexpected can become a common occurrence when there's a little one loose in the house! — Dave

*Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books. "The Dave Ramsey Show" is heard by more than 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

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SUBMITTED PHOTO

## Slumberland, UW Involved In Bed Program

A good night's sleep can be life changing. During the holiday season, a soft, warm bed is a comfort like no other. However, many are not fortunate enough to have the comfort of their own bed to retire to.

Slumberland and the United Way & Volunteer Services of Greater Yankton are privileged to, once again, be able to support our community's needs. Slumberland began their Homes for the Holidays program to provide new beds for families in need.

Since 1993, Slumberland has partnered with local charities, such as United Way and Volunteer Services, to identify and help families with no, or

not enough, beds at home. More than 1,000 beds are given away each year across the 12 states Slumberland serves. To date, more than 11,000 new beds have been donated.

This year, Slumberland was able to donate 18 beds, including mattress, box spring, and frame. United Way and Volunteer Services, through the annual Holiday Bed Giveaway, was able to provide an additional 17 beds for a total of 35 beds given to 18 families in the Yankton area.

Knights of Columbus conducted delivery of the beds on Friday, Dec. 14, warming hearts and bringing smiles to the faces of the happy recipients.

## Local Sites Approved Four Tax Moratoriums

PIERRE — Three area sites are among the 19 applications recently approved by the South Dakota State Historical Society board of trustees for eight-year state historic preservation property tax moratoriums for restoration and rehabilitation made to historic buildings. The projects meet the Secretary of the Interior's Standards for Rehabilitation.

The area sites include:  
• Clay County — Conrad Building, 108 E. Main St., Vermillion; and the Thompson Lumber Company, 15 Court St., Vermillion;  
• Yankton County — Fantles (Riverfront Event Center), 121 W. 3rd St., Yankton.

"These approvals are significant because if an historic building qualifies for the tax benefit, an eight-year delay is placed on the property tax assessment of any certified improvements," said Jay D. Vogt, director of the State Historical Society, headquartered at the Cultural Heritage Center in Pierre. "Property tax assessments may not be increased due to certified rehabilitation of the building."

The property tax moratorium is an incentive for owners of properties listed in the National Register of Historic Places to maintain and rehabilitate their homes and businesses, Vogt added.

For more information on how to qualify for the state historic preservation property tax moratorium, contact the State Historical Society at (605) 773-3458.

# AAA: 90% Of Seniors Could Be Driving Safer Car

SIOUX FALLS — Data from a new AAA survey reveals that only one in 10 senior drivers with age-related health issues is driving a vehicle that has features that can improve safety, features such as six-way power seats, thick steering wheels and auto-dimming mirrors. Nearly 90 percent of motorists 65 and older suffer from health issues that impact their driving safety. Finding a car that not only adapts to conditions such as lack of flexibility or muscle strength, while maintaining safety and comfort, can be difficult.

"Despite a growing number of older drivers on the road, crashes and deaths involving senior drivers are 15 percent lower than they were just 10 years ago," said Marilyn Buskohl, spokeswoman for AAA South Dakota. "AAA suspects that a combination of safer roads, safer vehicles and safer drivers may explain this positive finding. Seniors are healthier than ever before and doing a great job of self-regulating when and where to drive. But are they as safe as they can be? We don't think so."

To better equip the "silver tsunami" for driving safety and comfort, AAA has updated its "Smart Features for Older Drivers" resource to address a broader range of health conditions and include new data on 2012 vehicle features. "Smart Features" now identifies vehicle features that optimize older driver safety and comfort, lists current

vehicles with those features, and allows users to explore their individual needs through an interactive online tool — available free to the public at SeniorDriving.AAA.com. The Web site also allows free access to a Driver Planning Agreement, which helps families plan together with older family members for continued, safe mobility.

"With 10,000 Americans turning 65 every day, we know that families will be coping with these age-related driving safety issues for years to come," said Buskohl. "The good news is that specific 'smart features' on today's cars can help older drivers and their families deal with these conditions. AAA's goal is to allow senior drivers to drive as safely as possible for as long as possible."

"Smart Features" addresses a wide variety of conditions that are commonly experienced with aging, including diminished vision, arthritic joints, hip and leg pain and limited upper-body range of motion. "As a person ages, muscle strength, range of motion and vision tend to diminish and can affect driving ability," said Dr. Sherrylene Klassen, Director, Institute for Mobility, Activity

and Participation at the University of Florida. "Not only do these conditions affect a driver's comfort, their presence can also reduce the ability to safely execute the complex task of driving."

Because everyone ages differently, AAA recommends older drivers look for vehicles that address their specific needs and medical conditions. Some of the recommendations included in "Smart Features for Older Drivers" include:

- Drivers suffering from hip or leg pain, decreased leg strength or limited knee range of motion should look for vehicles with six-way adjustable power seats and seat heights that come between the driver's mid-thigh and lower buttocks. These features can make it easier for drivers to enter and exit a vehicle.

- Drivers with arthritic hands, painful or stiff fingers or diminished fine motor skills benefit from four-door models, thick steering wheels, keyless entry and ignition, power mirrors and seats and larger dashboard controls with buttons. These features reduce the amount of grip strength needed and reduce pain associated with turning or

twisting motions.

- Drivers with diminished vision or problems with high-low contrast will find vehicles with auto-dimming mirrors, large audio and climate controls and displays with contrasting text helpful. These features can reduce blinding glare and make controls and displays easier to see.

Underscoring the critical need to improve older driver safety is new research by the AAA Foundation for Traffic Safety that found that when older drivers are involved in a crash, they are more likely to be killed simply because of their fragility. But the research also found significant gains in overall motorist safety in the past decade. While crashes per mile driven decreased for drivers of all ages between 1995 and 2010 by 28 percent, the biggest decreases were found in drivers ages 75-79, down 42 percent, and drivers ages 80-84, down 40 percent.

CarFit events are sponsored free by AAA South Dakota periodically across the state for seniors

to learn how well they "fit" in their vehicle and how to get the most out of their car's safety equipment. The auto club offers online driver refresher courses that earn auto insurance discounts. Go to Mature Driver Safety in the AAA News & Safety section of AAA.com to learn more or call (605) 221-1624.

**Weekly  
Specials**

**24 HR  
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Relax at Diggers Casino & Bar Next Door While You Wash & Dry

**Wednesday  
Dollar Doubles**

Double load washing \$1.00

**Thursday**

Triple Loads for \$3.00

10-80 lb. Machines  
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**KYNT**  
AM 1450  
**MORNING COFFEE**  
WEEKDAYS MONDAY-FRIDAY  
Thursday, January 10  
7:40 am Yankton Chamber (Carmen Schramm)  
8:20 am Ykn Conv/Vis Bureau (Lisa Scheve)  
Friday, January 11  
7:40 am SD Magazine (Katie Hunhoff)  
8:20 am YHS I-T (Dan Mitchell)

**CRAZY DAYS**  
**3-DAY EVENT** FRIDAY SATURDAY SUNDAY  
our lowest prices – don't miss this event!  
save up to **90% OFF**  
**PLUS** extra discounts on everything  
**EXTRA 20% OFF** on top of all other discounts  
**PLUS** incredible deals while they last!  
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