ΜU C O M ΝΙΤΥ 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@vankton.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

FOURTH FRIDAY

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, Trin-ity 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., Tvndall

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. 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 urch, 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.

4-H T.E.A.M Program

Dave Says Be Tightfisted Until A Crisis Is Over

BY DAVE RAMSEY

Dear Dave,

Recently, my husband had to quit his job due to an old back injury. We have \$25,000 in debt, but I'll be receiving a \$38,000 inheritance in a couple of weeks. Should we use the money to pay off our debt, or hold on to it in case he needs surgery? —Kristen Dear Kristen,

Now is the time to keep the cash piled high. You're in the middle of an emergency, and that means you push the pause button on your Total Money Makeover and stop paying extra on debt. Surgery is a possibility at this point, plus you may need some of that money to live on until his job situation improves.

Then, the moment he returns to work and things are stabilized, you jump back into getting control of your finances. Use whatever is left of the \$38,000 to pay off debt that very day. But right

now you don't need to worry about becoming debt-free, only to turn around and be in a mess in the event he has trouble finding another job. Let me give you a

warning too. Thirtyeight thousand dollars is a great gift. If someone handed me a check for that amount, I'd cash it in a heartbeat. But it's not \$380,000 or \$3.8 mil-

lion. It's easy to develop a false sense of security if you've never received a check of that size. This kind of money is enough to keep the wolf away from the door for a while, but it's nothing to retire on.

This little nest egg is a real blessing, Kristen. Just make sure you handle it wisely, and take into account all of the possibilities over the next couple of

which went out of production

years ago. She drove for her fa-

ther and remained behind the

a couple of close calls, so I quit

When I was nearly 100, I had

Nielsen's driving skills came

in handy as a teenager. When she

penter's crew to and from Bloom-

house at their farm near Crofton,

"I picked them up on Sunday

night, and they stayed at our place during the week," she said.

"My mother cooked for them all

chicken coop. On Friday night, I

worked all summer. They built a

STARTING A NEW LIFE

At age 17, Nielsen left school

"The owner's wife didn't want

and started working for the local

to keep books anymore, and I

I was good with numbers," she

said. "I was a junior in high

said I would take the job because

phone company.

took them back to town. They

nice house, and it's still there."

week, and they slept in our

was 14, she transported a car-

field to build the family's new

wheel until recent years.

driving," she said.

Neb.

months. In a best-case scenario your husband won't need surgery, he'll find a job pretty soon, and you guys won't have to dig in to the inheritance money. Hang on to as much as possible, though. This sounds like a time of personal and professional transition for you both, and having that kind of extra cash around could be a lifesaver! -Dave

My husband and I are on Baby Step 2 of your plan. We move every two or three years due to our jobs, so would it ever make sense in our situation to buy a house? —Janelle

Dear Janelle,

In most cases like this it does n't make sense to buy a house. especially if the real estate market in your area is lethargic. Some markets have bounced back and are doing very well, while some are worse than slow. It all depends on where you're moving.

5

Here's the big question: Can you get the place sold quickly the next time you have to move? Another thing to consider is whether or not you can sell it for more than it cost when the time comes. If not, you'll be writing a check for home ownership, and that's not a good plan.

As a general rule, a two- to three-year window is not enough time to own a home. There are rare exceptions to this rule, places where you have a hot, escalating price market. But if you're not careful you'll end up leaving behind a rental property and playing landlord, whether you want to or not! —**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Rhonda L Wesseln, Agent

Insurance Provider/Agent

1023 W 9th Street

Yankton, SD 57078

Bus: 605-665-4411

Plan for the unexpected when you're healthy.

Nielsen

From Page 1

brother lived until age 89, and her three sisters lived into their 90s.

"Eleanor and one sister lived together until (the sister) passed away just short of her 100th birthday," said nephew Bernie Wrede of Pierce, Neb.

Nielsen's family moved to Creighton, Neb., when she was a year old. When she started school, Nielsen and her sister were told they couldn't continue speaking German in class. Nielsen didn't know English.

"My parents sent my sister and me to stay with our grand-parents in West Point," she said. "I was 5 years old at the time, and my sister was 3 or 4. I was never homesick, and we learned English in no time. Our parents had moved to Bloomfield and we went straight there. We never moved back to Creighton."

GROWING UP

Like most teenagers, Nielsen looked forward to driving — but her first car was a Model-A.

"My dad didn't know how to

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"They weren't meant to be," Nielsen said, explaining why she didn't choose the other suitors.

State Farm

Nielsen spent her youth, like the rest of the nation, struggling

through the Depression. "We would do without a lot of things," she said. "We lived on the farm, so at least we were able to survive because we grew our own food. We were always satisfied.

Growing up, Nielsen's family frequently ate chicken. "I didn't want to butcher the chickens, so I tried to get out of it by hiding in the outhouse," she said, chuckling at the thought.

Nielsen showed a strong lifelong work ethic, maintaining a large garden even in her 90s. She recalled her granddaughter, 5 years old at the time, helping pick red potatoes.

"I asked her what she was doing, and she said that she was taking the little ones for her mother," Nielsen said. "I told her, 'Well, every little bit helps!'"

ENJOYING A GREAT LIFE

Nielsen didn't work all the time, as she enjoyed going to social activities, working with flowers and plants, and visiting with family and friends. She maintained a lifelong passion for playing piano and bridge, although

games on TV. But she listened to every game until she was 108."

Nielsen now uses a wheelchair, but she has maintained excellent health with a recent dental extraction as her only medical procedure, Wrede said.

Nielsen has also remained mentally sharp, Wrede said.

"A lot of times, you ask her questions and she gives you pretty good advice," the nephew said. "She has a good attitude. She was involved with different organizations and did a lot of volunteering all of her life. I guess you could say, a rolling stone gathers no moss.'

Nielsen remains amazed at the rapid historic changes in her life. She recalls her mother talking about the Titanic during a lifetime that has witnessed space travel and the Internet.

When Nielsen was born, Teddy Roosevelt had just taken office as president. Last Monday, she saw Barack Obama inaugurated for a second term as president.

"I'm a strong Republican," she said. "I don't have a favorite president, but I was always a big voter.'

Nielsen considers her herself a strong Lutheran and credits her faith as an important reason for her long and satisfying life. "I have a strong faith in God, she said. "He takes care of me."

Dave RAMSEY

Dear Dave,

Trains Teens Statewide

BROOKINGS — The 2012-2013 school year will be one filled with excitement through the SDSU Extension, 4-H Youth Development's Teens Educating through Advocacy and Mentorship program (T.E.A.M)

Twelve South Dakota school districts and afterschool programs from across the state will be hosting 66 Teens in their implementation of the healthy living program, says Suzanne Geppert, 4-H Youth Partnerships Field Specialist.

"The strong support and positive feedback received from the teens participating, the school district's support, as well as the dedication of our 4-H Youth Advisors attributes greatly as to its success," said Geppert.

Schools applied to join the program in early October 2012. Applications were reviewed and teachers, 4-H advisors and teens were trained in the program at the SDSU Regional Extension Centers in Pierre and Watertown in November and December.

"The main goal behind this program is to not only educate through content but prepare these young people to become employable adults in the future," Geppert said.

She says one common theme presented to the youth throughout the program is the quote by John Ruskin, "The highest reward for a person's work is not what they get for it, but what they become because of it.'

'We want these youth to have a real-life career exploration experience that will prepare them for future leadership roles; whether it is in business, education, or community involvement," she said. T.E.A.M is a tiered program that not only prepares teens to become employable adults, but also helps them build strong leadership skills that will help them in their personal and school setting. Once they complete Tier 2, students can apply to do an individual project in Tier 3 that becomes a personal advocacy program.

Showing personal leadership and being a driven individual are skills that employers are looking for in today's fast-paced society," said Audrey Rider, SDSU Extension 4-H Youth Leadership Field Specialist.

Teens participating in the program are trained by 4-H Field Specialists in the Experiential Learning Model and the importance of making a lesson age appropriate, program resources — including the use of the South Dakota Teens as Teachers Wiki Site, Creating Community Action Plans, Development of Community Partnerships, Lesson Plan Development and what is means to be a professional.

Danette Jarzab, Community Wellness Coordinator for the SD Discovery Center trained youth in the implementation of the Harvest of the Month program and Kari Senger, Healthy Schools Program Manager for the Alliance for Healthier Generations, talked to teens about empowering themselves to take action within their communities and schools to increase positive health habits. This round of 4-H Teens as Teachers utilizes the Harvest of the Month Healthy Living Program of-fered by the SD Discovery Center. Teens are expected to utilize that resource as well as other resources provided to teach lessons to elementary age youth.

South Dakota 4-H Youth Advisors, will work with school/afterschool personnel to monitor the program and take on necessary leadership roles for its completion.

This SDSU Extension 4-H program partners youth with the South Dakota 4-H Foundation, local FCCLA Chapters, 21st Century Learning Centers, S.D. Discovery Center, Alliance for Healthier Generations, Coordinated School Health, and community leaders and agencies to create learning communities that allow youth the opportunity to experience greatness by making a difference within their communities and schools. It allows youth to problem solve and plan by developing and carrying out lesson plans for grades 2-5 that are relevant to the SD Health Education Standards.

For more information on the 4-H T.E.A.M program Tier 2: Teens as Teachers, contact Suzy Geppert, SDSU Extension 4-H Youth Partnerships Field Specialist at 605-773-8120,

suzanne.geppert@sdstate.edu, or Audrey Rider, SDSU Extension 4-H Youth Leadership Field Specialist at 605-882-5140, audrey.rider@sdstate.edu, or Andrea Klein, SDSU Extension 4-H Youth Development and Resiliency Field Specialist at 605-773-8120, andrea.klein@sdstate.edu.

drive. I practiced driving in a pasture and bugged my dad for a car," she said. "He said, if the car salesman taught me how to drive, then (my dad) would buy me a car."

At age 13, Nielsen took her father up on his challenge. The car salesman provided her lessons, but she became impatient waiting for one session.

"I was tired of waiting, and I noticed the key (in the ignition). I turned the switch, and away I went," she said, recalling the decision with glee. "There was a pasture next to the dealership, so I headed there and kept driving.'

Wrede remembers the story a bit differently from the dealership's point of view.

The dealership owner was miffed when he came out and didn't know where she or the car was," Wrede said. "They tracked her down, and he was pretty mad.'

Nielsen recalled the irate owner. "He told me never to do that again," she said, laughing at the incident.

BLOOD DRIVES

The Blood Center, formerly known as the Siouxland Community Blood Bank, will have a mobile unit at the following dates, locations and times:

• Tuesday, Jan. 29 — Yankton, First National Bank South Dakota, 322 Broadway, 9:30 a.m.-noon.

Schedule a blood donation appointment online at www.siouxlandbloodbank.org or call 800-798-4208.

Eligible blood donors must be at least 16 years old, should weigh at least 120 pounds and

BIRTHDAYS

HELEN THOMPSON

Helen Thompson of Yankton will celebrate her 96th birthday on Jan. 27, 2013. The family requests a card shower and may be sent to 2111 W. 11th, #108, Yankton, S.D. 57078, to wish Helen a happy birthday.

school. I always thought I would go back and finish school, but I never did.

Nielsen remained at the phone company for 17 years, until she married Oluf "Pete" Nielsen and began working at his car dealership. They owned the business for years until they retired.

In one of the tragedies of their married life, the couple's son died at 18 months old because of pneumonia, Wrede said. Pete died in 1975, and Eleanor didn't remarry, Wrede said.

"Pete died the same day as my wedding," Wrede said. "We had his funeral while everybody was still there from the

wedding.' Nielsen's life followed a much different path than other young women at the time, Schommer said

"Back when Eleanor was 17, a lot of the young girls were married. She was in her early to mid-30s when she got married, Schommer said. "Eleanor had four other proposals but she turned them down.'

and have not donated whole

blood in the past 56 days. For

more information about blood

donation or to schedule an ap-

pointment to donate blood, call

800-287-4903 or visit www.life-

servebloodcenter.org. A photo

AM 1450

MORNING

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WEEKDAYS MONDAY-FRIDAY

Thursday, January 24

7:40 am Ykn Chamber

(Carmen Schramm)

8:20 am Ykn Conv/Vis Bureau

(Lisa Scheve)

Friday, January 25

7:40 am Yankton P & D

(Nathan Johnson)

8:20 am YHS House

(Bob Muth)

I.D. is required at the time of

registration.

she has more difficulty with failing eyesight and stiffness in her fingers.

She has also remained a diehard Minnesota Twins baseball fan, particularly enjoying the play of the late Kirby Puckett and celebrating World Series titles in 1987 and 1991.

"Eleanor never missed a game on the radio. She was always a fan and was always listening,' Wrede said. "Her eyesight isn't good, so she doesn't watch the

A card shower is being held for Nielsen, and cards can be mailed to her at 1203 North 13th St., Room 304B, Norfolk NE 68701.

You can follow Randy Dockendorf on Twitter at twitter.com/RDockendorf





Thompson