**NEWSROOM:** News@yankton.net

### Santa Came To Town



SUBMITTED PHOTO

The Lincoln Elementary School fifth graders sang "Santa Claus is Coming to Town" during the kindergarten lunch period recently. Santa Claus visited the children and passed out goodie bags. We had fun! The children were surprised!

# COMMUNITY

The **COMMUNITY CALENDAR** appears each Monday and Thursday. Contributions to this list of upcoming events are welcome and hould 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 Wal-nut, Yankton, SD 57078, or email to 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

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

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 innation call 605-665-3738 or 667-9274.

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and

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

eting, City Hall, 3rd and Poplar, Freeman. Yankton Alcoholics Anonymous, 8:30 p.m., open session, 1019 W

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

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

### **SATURDAY**

Weight Watchers, 9 a.m., 413 W. 15th Street. Weigh in 1/2 hour

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

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

sion, Trinity Lutheran Church, 816 E. Clark, Vermillion.

### **FIRST SATURDAY**

Bingo, Yankton Moose Lodge, 7 p.m. (through May)

### **SUNDAY**

Alcoholics Anonymous, 8 a.m., closed meeting, 1019 W. 9th

Tyndall Alcoholics Anonymous, 8 p.m., non-smoking, 1609 Lau-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. 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
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

### **FIRST MONDAY**

Yankton Lions Club, 11:30 a.m. lunch, noon meeting, JoDeans, Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2

Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200

### Financial Aid Night Set

WAGNER - Do you have a child who will be going off to a college or technical school next year and have wondered how you are supposed to help them pay for their education?

Make plans to attend the "Wagner School Financial Aid Night" at the Wagner School, which is set for Monday, Jan. 6. This special program will be held in the Wagner School theater beginning at 6:30 p.m. All high school seniors and their parents are invited and encouraged to attend this program, whether or not they attend school in Wagner or not.

The program will include information that will assist parents and student to complete the FAFSA (Free Application for Federal Student

In addition, presentations will also be given on the differences between public and private educational programs, opportunities that are available for additional funding sources and how to apply for local and state scholar-

For more information contact Dana Sanderson, high school counselor, at 384-

**OUR CLASSIFIEDS WORK FOR YOU! CALL THE P&D AT (605) 665-7811** 

### **Dave Says**

# Instilling 'Model' Behavior

**BY DAVE RAMSEY** 

### Dear Dave,

I live in Los Angeles, and my daughter makes \$3,000 to \$5,000 a month modeling. I don't want her to become spoiled by this job and the income, and I need advice on what to do with the money. Should it be put aside for a car, and do you think she should have to pay for something like that herself?

So how do we keep a high-income, high-profile job from ruining this little girl? I think a lot of it has to do with her interaction with you, and how you gently mold her work ethic and attitude. Don't let her become a diva. She's not there to be fawned over or placed on a pedestal. She's there to serve. That means working hard and doing the best she can. That's her job whether she's flipping burgers or making \$5,000 a month modeling. The money's nice, but what we're really doing is making sure she learns some important life lessons. And you're still being a parent, not a friend or peer, through every moment.

When it comes to the money, you guys should sit down and discuss some goals for the future. I think it's important that any car purchase be reasonable, because the best thing a kid this age could do with that kind of money is save up for college. Even if she goes to



Dave **RAMSEY** 

school on a full scholarship, she should be driving something low-key. Just because she gets a free ride in college doesn't mean she gets to cruise the streets in a Lamborghini. Set the rest of it aside for when life really begins-after college.

As her mom, it's very important that you teach her these lessons now. It's essential, too, that you don't surrender the position of parent, teacher and leader. Chances are when this young

lady is 34, no one will give a flip that she modeled for a while as a teenager. The most important things here are the lessons taught and learned, not the

— Dave

### **GARNISHING WHILE PAYING**

#### Dear Dave,

My husband and I have about \$60,000 in federally insured student loans. Can our wages be garnished if we're paying less than the actual payment amount? If so, how far behind do we have to be for that to happen?

– Jennifer

### Dear Jennifer,

To the best of my knowledge there's no set formula for making this determination. In counseling people, we find some folks who are two years behind making payments before anything is done, while others are flagged at just a couple of months. In reality, they can garnish you immediately if you're paying less than the agreed-upon amount. But in most cases they won't mess with you as long as there's reasonable activity on the account.

The thing most people don't realize about student loans is that a lawyer doesn't have to be involved for them to garnish your wages. It's a lot like the IRS in that they don't have to sue you in order to take your wages. Congress gave them that power because it's a federally insured loan. And in my mind, that's way too much power.

If you're having trouble making your payments, don't just throw up your hands and default. Talk to them about a deferral, and keep sending them whatever you can. It's always better to be proactive than reactive in situations like these. Let them know you want to make good on your obligation, and ask what you can do to make this happen under terms you can afford.

Good luck, Jennifer!

— Dave

## **Aviation Poster Contest Is Under Way**

The South Dakota Department of Transportation is hosting a youth art contest to celebrate aviation and space exploration.

Although flight began as a quest for adventure that many still pursue today, it has developed into an important role in saving lives. Following any major catastrophe anywhere on the globe, the first responders are always supported by some form of aircraft.

This year's theme for the art contest is "Flying Saves Lives," and solicits drawings that show life saving scenes involving aircraft. Such scenes may include emergency helicopter rescues, transportation of injured to hospitals in planes or helicopters, storm tracking planes, emergency relief efforts that transport both supplies and people to and from disaster sites or any other related topic.

The South Dakota Pilots Association (SDPA) is a sponsor for the contest and is encouraging eligible youth to show off their imagination and art skills by making an entry into the contest. South Dakota has a rich aviation history dating back to 1927 when Charles Lindbergh flew into Pierre heralding the possibilities of flight in the state. Joe Foss brought national attention to South Dakota with his flying exploits during and after WWII, and aviation continues



to be an important activity in South Dakota from a military strategic importance, as a commercial service that improves the lives of all in the state, and as a recreational pursuit throughout the en-

This year's art contest theme of "Flying Saves Lives" brings attention to the pilots and aircraft that provide life-saving transportation for patients and

needy supplies. It also provides an opportunity for the pilots of tomorrow to capture their vision of aviation. Those images portray the services provided today by commercial aviation, the National Guard Unit support, as well as the Civil Air Patrol. The contest is divided among three age categories (birth dates between 1996 and 2007) and follows the guidelines provided by the National Organization of Aviation Officials. Aviation or art themed prizes will be awarded to the top three winners of each age category and the top ranked entries will be displayed at the South Dakota Air and Space Museum located adjacent to Ellsworth Air Force Base.

More than 800 letters to schools have been sent to South Dakota schools from the South Dakota Department of Transportation providing details for submitting artwork. Homeschoolers are encouraged to participate in the art contest. All applications must be submitted to the Department of Transportation by Jan. 17, 2014. Specific information for submitting artwork can be provided by going to the SDPA website (www.sdpilots.org) or by contacting Jennifer Boehm (605-773-4430) or jennifer.boehm@state.sd.us ), South Dakota DOT Office of Air, Rail & Transit.

### Shakespeare Fest. Play To Be Announced Jan. 14

VERMILLION — The 2014 South Dakota Shakespeare Festival will take place June 13-15, and feature a fulllength Shakespearean comedy in Vermillion's Prentis Park and educational programs for all ages; all events will be

free and open to the public. The South Dakota Shakespeare Festival (SDSF) will officially announce the play for its 2014 season at the Vermillion Rotary Club luncheon at noon on Jan. 14 in the Freedom Forum at the Neuharth Media Center on the University of South Dakota campus.

Leading up to the 2014 Festival, mark your calendars for a special fundraising event, "Wine with Will," which will include a wine-tasting, live music, and exclusive Shakespearean entertainment. This event will take place at 7 p.m. Feb. 28 in the John Day Gallery, in the Warren M. Lee Center for Fine Arts on the USD campus. For tickets and information about "Wine with

Will," e-mail company@sdshakespearefestival.org.

Since its inaugural season in 2012, the South Dakota Shakespeare Festival has received many meaningful accolades. A short play written by high school students during the 2012 SDSF playwriting workshop has been published by Heuer Publishing; the SDSF's inaugural production of "As You Like It" garnered the Sioux City Journal's "Best Local Production" award for 2012. The SDSF recently received a South Dakota Arts Council Project Grant to support the production of the 2014 season: South Dakota Arts Council support is provided with funds from the state of South Dakota, through the Department of Tourism, and the National Endowment for the Arts.

The South Dakota Shakespeare Festival (SDSF) is a professional non-profit theatre company that is supported in collaboration with USD's College of Fine Arts and Department of Theatre, and produced by Coyoteopoly, an interdisciplinary service-learning company designed and operated by students to reinforce classroom learning in USD's Beacom School of Business. The mission of the South Dakota Shakespeare Festival is to increase the cultural, artistic and educational offerings of the state of South Dakota and surrounding regions through professional Shakespeare performances and arts education events delivered in a lively and accessible format. Under the leadership of Artistic Director Chaya Gordon-Bland, Executive Director Greg Huckabee and Production Manager Scott Mollman, the South Dakota Shakespeare Festival seeks to fulfill an important cultural and educational need throughout the state and Great Plains Region. For more information, visit www.sd-

shakespearefestival.org/.









