

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
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., Majestic Bluffs/Gathering Place, Yankton (October and November). (No meeting in December)
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 p.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, 605-860-8849.
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., Fry'n Pan Restaurant, 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

Info On Short-Term Loans Offered By State

PIERRE — After the holidays, many people may be in need of a little extra cash to catch up on bills. If you are considering taking out a short-term loan, make sure you understand the repayment terms of the loan you are applying for before you borrow money.

The Department of Labor and Regulation's Division of Banking stresses the importance of understanding the types of loans available, the repayment terms and the general terms of the loan contract.

Money lenders licensed in South Dakota provide installment loans, payday loans, short-term consumer loans and title loans.

- Installment loans are loans made to be repaid in specified amounts over a certain number of months.
- Payday loans are short-maturity loans on the security of a check, any assignment of an interest in the account of a person at a depository institution, any authorization to debit the person's deposit account, any assignment of salary or

wages payable to a person.

- Short-term consumer loans are loans to individual borrowers lasting six months or less.
- Title loans are loans secured by a nonpurchase money security interest in a motor vehicle and are scheduled to be repaid in a single installment.

"Single pay loans, such as payday loans or title loans, may result in additional charges to renew or extend the loan if you are unable to pay the balance in full at the due date," said Division of Banking Director Bret Aldahl. "Do not assume you are taking out an installment loan that can be repaid in several payments over a period of time unless it is stated in the contract."

If you have questions about loans, you may call the South Dakota Division of Banking at 605-773-3421 for additional information. For a list of South Dakota licensed lenders or to review money lending laws, visit <http://dlr.sd.gov/banking/default.aspx/>.

Dave Says

Humility, Gratitude And Contentment

BY DAVE RAMSEY

Dear Dave,
 Do you have any advice for teaching responsibility and generosity to adult children and grandkids when it comes to money?

— Justin

Dear Justin,
 I think there are three key factors when it comes to teaching children of any age about these concepts—humility, gratitude and contentment. In my mind, humility is where gratitude comes from, and gratitude leads to contentment.

I'm generous to my adult children, but they have no sense of entitlement. That's due to their personal humility. They don't feel that I owe them anything, and they already know that anyone who cops an entitlement attitude gets cut off. You're no longer qualified for my generosity when you lose your gratitude.

You've got to spend time talking to kids about these things. Otherwise, you run the risk of them counting on the income. Here's an example. We coach some family businesses at my company, and the best family businesses are the ones that teach non-employee family members who receive money from the business-dividends from the profits—never to live on those dividends. I've seen lots of cases where someone will start living on the business they don't



Dave RAMSEY

started counting on mom and dad's generosity to live, and that's a form of entitlement mentality.

None of our kids receive any kind of financial help from us at all, unless they're already carrying their weight in their own lives. That's not being cold. It's teaching responsibility and self-reliance. Now it would be different if one of them developed a serious medical issue or something like that. But the whole idea that mommy and daddy have lots of money, and I can just get some from them? That doesn't fly in our family.

You have to teach them character and giving in order for them to be valid recipients. Plus, it's all about the kids' attitude. But you've got to talk about it often and communicate the value system out loud. The gifting and generosity

work in, and they immediately start feeling entitled to the money.

The same principle applies in your situation. If someone starts saying, "Well, since mom and dad are paying for our daycare, we can use that money we would have spent to buy a car." That means they've

are contingent upon the humility that leads to gratitude that leads to contentment.

— Dave

NOT QUITE READY FOR A HOUSE

Dear Dave,
 My wife and I just bought a business with cash. We had been living with my brother and sister-in-law while we saved up, and things are starting to get a bit cramped. My brother has offered to co-sign on a house for us, but rent is pretty cheap in this area. What do you think we should do?

— Peter

Dear Peter,
 You need to forget about a house and plan on renting for a while. You just bought a business, and at this point you don't even know if it's going to be successful. Plus, if you need a co-signer to buy a house, car or anything else, it means you're not financially ready for that purchase.

Take some time, maybe two or three years, to get your business up and running. Go find a decent, inexpensive place to rent then pay off any debt you have while saving up as much money as possible. I want you to have a nice house one day, Peter. But you're just not ready now. A house should be a blessing, not a burden.

— Dave

2013 State-Wide Climate In Review

BROOKINGS — The most notable 2013 weather event was undoubtedly the early October blizzard which raged across the western part of South Dakota causing a devastating impact on many ranchers as well as damaging large amounts of electrical infrastructure in the west.

When Dennis Todey, SDSU State Climatologist reflects on the blizzard and other weather events of 2013 he said it was a year that stands out in recent memory.

"2013 provided some huge contrasts to the drought year of 2012 across the state," Todey said. "For example, the October blizzard dropped a very large amount of moisture during a usually dry time of year."

He added that precipitation totals from the blizzard were quite large — in some cases more than 5 inches of liquid — adding to some record-setting totals found across the northwest part of the state in Perkins, Harding and Lawrence Counties.

According to National Weather Service Cooperative Observer data, Todey said in these counties at least four locations set record annual precipitation totals. Three of the totals from Lead, Lemmon and Ludlow, obliterated previous records beating

them by 5-8 inches, amounting to about twice the average annual precipitation at some locations.

"Average precipitation in this area is around 16-18 inches, indicating how extreme these totals were," Todey said. "The precipitation overcame some carry-over drought issues from the 2012 drought. Some flooding occurred during a very atypical time of year." The storm totals from the blizzard exacerbated the moist conditions that were already present from a very wet period that had started in May.

The preliminary total from Lead set an additional record being the largest annual precipitation total ever recorded in the state. For the year they totaled 49.52 inches of liquid. Nearby Deadwood held the previous record at 48.42 inches in 1946. This is a preliminary total because the record is undergoing review by a state-federal climate extremes committee to confirm the record.

He added that the record precipitation is in keeping with a statewide trend of increasing precipitation.

"Despite the 2012 drought, the overall trend statewide is to increased precipitation totals," he said. "Having 30-plus inches of precipitation in western

South Dakota outside the Black Hills is a clear indication of change in precipitation occurring," he said.

Another contrast found when reviewing the year's data, Todey said, is temperatures.

"While most people probably remember the very warm humid conditions in the late summer, particularly during the back to school time, they masked an overall cool year statewide," he said.

The cool conditions occurred not only in the recent December data, but in the late spring and early summer.

"Cool and somewhat wet conditions slowed the planting season in the late spring. The cool conditions carried over into the early summer.

Statewide April was the second coldest in history setting a number of local station records, also," Todey said.

Data showed that several locations ranked in the top 10 coolest years on record including Flandreau, White Lake and Academy as a few examples.

Most of the colder stations were in the eastern half of the state. Annual temperature records are largely impacted by how long the station has been active and by any missing data.

The cold climate pattern appears to be holding steady over the northern states for at least the first couple of weeks of January, getting 2014 off to a cool start.

Snowfall and precipitation remains relatively uncertain, as climate forecasts continue to project equal chances of dry or wet conditions in the coming month for most of the state.

To learn more, visit iGrow.org.

Library Tech Session Set

VERMILLION — The Edith B. Siegrist Vermillion Public Library will be offering an informative technology session, "Growing Business with Social Networking" given by Mark Winegar at 7 p.m. Tuesday, Jan. 14.

Winegar will talk about the various social networks available and how to select the

right one for your business. Feel free to bring a laptop, tablet or smartphone to the session.

The event will be held in the Kozak Community Room at the Library, which is located at 18 Church Street in Vermillion.

For more information call the Library at 605-677-7060.

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