

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
Wil Bowling, 9:30 a.m., The Center, 605-665-4685
Quitting, 9:30 a.m.-3 p.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
Pinocle, 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, 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
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
Pinocle, 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.

FOURTH MONDAY

NARFE (National Active and Retired Federal Employees Association) Chapter 1053, 10 a.m. at The Center, 900 Whiting Drive.

Dave Says

Building A Squirrel Fund

BY DAVE RAMSEY

Dear Dave,
 My husband works construction, so we barely scrape by during the winter months. Should we build an emergency fund for the slow times?



Dave RAMSEY

Dear Cathy,
 I think that's a great idea. Although, I'd probably call it something other than an emergency fund. How about a squirrel fund? Squirrels need to have nuts saved up for winter, and in your case you'd be setting money aside during the summer to get you through the slow winter months.

— Cathy

You may think I'm playing games with the name, but really I'm not. This sort of saving isn't for emergencies. It's a budget issue, because you're planning and setting aside cash leading up to the down time you know is coming. Keep your emergency fund of three to six months of expenses separate from this, and take a careful look at what he made this winter and how much that left you short each month.

Remember, we're not talking about some random amount of money here. It's

an exact amount that you can budget for accordingly. Teachers can do the same thing if they're not paid 12 months a year. It's a simple matter of planning ahead for the down time, and setting aside enough during the other nine months to see you through!

— Dave

the value of bonds goes down. If these interest rates spiked, you could lose half your emergency fund.

Never, ever put your emergency fund into things where risk and volatility are factors. An emergency fund isn't an investment. It's there to help protect things that are investments and your life. Keep it in something safe and simple, like a money market account where there's no penalty for early withdrawal.

We're not looking to make money with an emergency fund, Ryan. It's insurance. Just let it sit there, safe and sound, until it's needed.

— Dave

EMERGENCY FUND IN BONDS?

Dear Dave,
 What do you think about the idea of putting your emergency fund into bonds?

— Ryan

Dear Ryan,
 I think that's a really bad idea, and here's why. Bond values and prices go down as long-term interest rates rise. Right now, long-term interest rates—a good example would be mortgage rates—are ticking up. They've moved up a quarter of a percent recently. So, as this happens,

* Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: *Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership*. The Dave Ramsey Show is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

SCHOLASTICS

Sacred Heart Schools

2ND QUARTER HONOR ROLLS
 Eichacker, Nathan
 Fejfar, Megan*
 Fitzgerald, Tanner
 Frick, Savannah*
 Hicks, Holly*
 Knoff, Anne*
 Mines, Holly
 Specht, Cameryn*
 Vavra, Carly*
 Wesseln, Taylor*
 Wolfgram, Jack

ROLL OF EXCELLENCE
 (* — Straight A's)

FIFTH GRADE
 Bent, Chloe*
 Budig, Christian
 Christensen, Brodie*
 Cwach, Kylie
 Liebig, Grace*
 Nelson, Hannah*
 Perakslis, Chloe
 Rafferty, Emily
 Stephenson, Halle*
 Taggart, Grace

SIXTH GRADE
 Baker, Tayden
 Campbell, Jada
 Eichacker, Ryan
 Fanta, Mary*
 Gokie, Hailey*
 Heine, Morgan
 Kouri, Cecelia
 Kouri, Claire
 Krajewski, Josephine*
 Manning, Ava
 Mines, Ivy*
 Schroeder, Madison*
 Vornhagen, Olivia*
 Woerner, Natalie*
 Wolfgram, Payton*
 Wuebben, Madison

SEVENTH GRADE
 Dangler, Bryce*
 Geigle, Kellie*
 Jussel, Jess*
 Kusek, Noel*
 McCarthy, Erin*
 Medeck, Holly
 Nguyen, Brian
 Perakslis, Catherine*
 Reinhardt, Jessica*
 Schulte, Miranda
 Vyborny, Sophia*
 Warriner, Olivia
 Wenande, Courtney
 Wubben, Madison*

EIGHTH GRADE
 Baker, Shiann
 Benoit, Adele
 Bent, Max*
 Budig, Kate*
 Callahan, Brendan
 Cordell, Madie*
 Dangler, Brady
 Dvorak, Evan*

SEVENTH GRADE
 Becker, Abby
 Buechler, Morgan
 Hacecky, Harlie
 Hochstein, Madelynn
 Hunhoff, Walker
 Kolker, Emily
 Kortan, Samantha
 Lange, Tyler
 Lehl, Nick
 Liebig, Olivia
 Madson, Brooke
 Mueller, Evan
 Peitz, Brandon
 Sedlacek, Sydney
 Shoberg, Anna
 Woodmanzy, Michael

EIGHTH GRADE
 Barger, Dillon
 Cass, Tori
 Fortner, Ethan
 Garcia, Mimi
 Jensen, Lauren
 Kreitzinger, Matthew
 Lange, Trevor
 Reardon, William
 Rockne, Hunter
 Schoenfelder, Jack
 Smith, Maddie
 Yaggie, Storm

MERIT ROLL
FIFTH GRADE
 Dahlerup, Colton
 Neubauer-Keyes, Dylan

SIXTH GRADE
 Lucht, Kyle

EIGHTH GRADE
 Schild, Koby

Tripp-Delmont

2ND QUARTER PERFECT ATTENDANCE
 (* — 1st Semester)

JUNIOR — Austin Fischer
SOPHOMORES — Laura Brown, Tara Droppers, Kayla Neugebauer*, Jeana Nuss
FRESHMEN — Alex Fischer
8TH GRADE — Cole Neugebauer*, Anthony Ransom, Jason Schnabel
7TH GRADE — Taylor Vanpelt

HONOR ROLL
Gold (* — 4.0 GPA)
SENIORS — Cara Finck, Giga Kakalashvili*, Zbynek Surovec
JUNIORS — Rebecca Brown, Dustin Fischer, Patricia Fischer, Hannah Just, Payton Schafers, April Torres, Morgan Ziegler*
SOPHOMORES — Laura Brown, Kelsey Buchmann, Tara Droppers, Ali Hanson, Nicholas Mora, Kayla Neugebauer, Lauren Soulek
FRESHMEN — Whitney Fuerst*
8TH GRADE — Cody Fischer, Jackie Nuss, Ripley Schafers, Mckenzie Vanpelt
7TH GRADE — Preston Buchmann, Cade Gemar, Victor Loneman, Mattilynn Reiner

SILVER
SENIOR — Kiana Segura
JUNIORS — Michelle Nuss, Jessica Sandau
SOPHOMORES — Malorie Fischer, Maddison Stirling
FRESHMEN — Alexis Gregerson
8TH GRADE — Cole Neugebauer, Jason Schnabel
7TH GRADE — Taylor Vanpelt

BRONZE
JUNIORS — Nyssa Fechner, Tanner Nuss, Aaron Torres
SOPHOMORES — Ashlea Fischer, Jeana Nuss, Julie Gilley, Kennedy Schatz
FRESHMEN — Noah Schafers
8TH GRADE — Brianna Stoebner, Trey Whitmore
7TH GRADE — Emily Fischer

Forum To Address Edward Snowden

VERMILLION — The University of South Dakota's International Forum series will examine the topic "Edward Snowden: Hero or Traitor?" at USD's Farber Hall at noon on Monday, Jan. 27.

Has Edward Snowden done us and the rest of the world a great favor by revealing the massive data collection of the NSA? To be sure, it has upset many world leaders, like Chancellor Angela Merkel of Germany and the head of the Brazilian government, who as a result cancelled her planned visit to the U.S. Several leaders of U.S. high tech firms have complained to President Obama that this is hurting their activities abroad. And a federal District Court ruled that the NSA's collection of Americans' phone records was probably unconstitutional. But was it necessary for Snowden to go to China and Russia to reveal this information? Would major U.S. news organization have felt free to inform the American people?

These and other issues

will be discussed by Prof. Gregory Huckabee (Business Law), Lt. Col. (Ret.) Tom Martin (Decision Science and former head of the USD ROTC Department) and Dean (Ret.) Tom Sorensen (Law School).

The moderator of the forum is Dr. Benno Wymar (Economics). The event is sponsored by the USD Beacom School of Business. The forum is open to the public at no charge.

KYNT
 AM 1450
MORNING COFFEE
 WEEKDAYS
7:40AM
MONDAY THRU FRIDAY
 Yankton's Home Team!

Out On The Town

HEART TO HEART
WOMEN'S/CHILDREN'S CENTER
 Forming A United Front Against Family Violence In Our Community

YANKTON'S DANCING STARS
 Styled After TV's "Dancing With The Stars"

Join Us For An Exciting Evening,
 A Delicious Meal and Dancing Entertainment

February 8th • Minerva's Bar & Grill
 Social Hour 5:30 • Dinner 6:30

Ticket Info: 665-4811
 Ticket Price \$50.00 per person
 (limited availability)

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LOZOR? Cadillac GIVEAWAY

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 MARCH 22 GIVEAWAY 10PM
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 FEBRUARY 7 • \$20 • 6PM & 9PM \$5 FREE PLAY AFTER THE 6:00 PM SHOW 21+

Join us for Bingo every Sunday & Thursday

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2nd Annual
Tabor Firemen's BINGO NIGHT
 Sat., Jan. 25th • 7:00pm • \$10/Ticket
 Over \$800 In Pay Outs • Door Prizes To Be Given Away
 Beseda Hall, Tabor • Free Lunch Served at 6:30

VFW
 Post 791 209 Cedar
OPEN TO THE PUBLIC
Wednesday & Sunday

5-7pm Cooks Choice

Thursday
 5-7pm — Domestic Beers \$1.50
 5-7pm — Hamburger/Pizza Burger & Fries \$5.00

Friday
 Yankee Pot Roast
 Serving 5:30-8:00

Saturday Entertainment
 All You Can Eat
 Fish Fry 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 Month

5th Annual
Lesterville Winter Ball
Saturday, February 8th

Social Time: 7:00-7:30pm
 Dance: 7:30-11:30pm
 Formal attire preferred, casual dress accepted.

Special Guests
 5th Anniversary Drawing

Advance Tickets:
 \$20 Couple • \$10 Single
 For Advance Tickets Call 605.364.7354
 At The Door: \$25/Couple; \$15 Single
 Price Includes: One Beverage, Snacks, Music, Dancing, Atmosphere, Breakfast

Fundraiser for Lesterville Community Center

www.yankton.net

experience a new level of clean

\$75.95
 for any 2 rooms
 (up to 300 sq. ft.)
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 Must present coupon.
 Expires 2/15/14

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