

COMMUNITY NOTEBOOK

The Community Notebook 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, PO Box 36, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

Thursday

Youth Alive, 7:45 a.m., YHS Library.
Table tennis/darts, 8:30 a.m., The Center, 900 Whiting Drive.
Wil bowling, 9 a.m., The Center, 900 Whiting Drive.
Ladies Billiards, 10 a.m., The Center, 900 Whiting Drive.
Sertoma, noon, Waterfront.
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 West 9th.
Toastmasters Club No. 6217, noon, Sacred Heart Hospital, (605)668-8326.
Thursday cards, 12:45 p.m., The Center, 900 Whiting Drive.
Dominos, 1 p.m., The Center, 900 Whiting Drive.
Cribbage, 1 p.m., The Center, 900 Whiting Drive.
Weight Watchers, 5:30 p.m., 23rd St. Suites, 904 W. 23rd, 1-800-651-6000.
TOPS No. SD 49, 5:30-6:30 p.m. weigh-in; 6:30 p.m. meeting, RTEC, Room 134, (605)665-3738 or (605)667-9274.
Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut.
Celebrate Recovery, 7 p.m., Calvary Baptist Church, 2407 Broadway, (605)665-5594.
Alcoholics Anonymous ALANON, 8:30 p.m., 12-24 Club, 1019 W. 9th.
Overeaters Anonymous, Thursday Evening, (605)665-0443.

SECOND THURSDAY ONLY

Yankton Classic Cruisers 7:30 p.m., 308 N. Summit Ave., Hartington, Neb. (605) 463-2660.

THIRD THURSDAY ONLY

HSC Friendship Club, 5 p.m., Wiebelhauser Recreation, Crofton, Neb., (605) 669-3956.
Game Night, 6-9 p.m., The Center, 900 Whiting Drive.
Catholic Daughters of America, 7 p.m. rosary, 7:30 p.m. meeting, Sacred Heart Cafeteria, (605)665-2795.
Lewis and Clark AARP, 7 p.m., The Center, 900 Whiting Drive (605)665-2609.

FOURTH THURSDAY ONLY

Connecting Artists, 7 p.m., GAR Hall, 508 Douglas, Yankton. (605)286-3957.

Friday

Exercise & Current Events, 8:30 a.m., Autumn Winds, 2905 Douglas Ave.
Line Dancing, 9:30-11 a.m., The Center, 900 Whiting Drive.
Foster Rehabilitation Support Group, 10-11 a.m., Trinity Lutheran Church, Room 105, (605)260-1980.
Exercise & Current Events, 10:15 a.m., Pine Line Estates West, 2903 Douglas.

Instructed cardio class, 11-11:45 a.m., The Center, 900 Whiting Drive.
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 West 9th.
Contract bridge, 1 p.m., The Center, 900 Whiting Drive.
Parent's Night Out, 5:30 p.m., Calvary Baptist, By Reservation Only (605)665-5594.

Bingo, 7-9 p.m., The Center, 900 Whiting Drive.
Billiards/Snooker, 7-9 p.m., The Center, 900 Whiting Drive.
Porchlight Alcoholics Anonymous, 8 p.m., United Church of Christ, 210 W. 5th St.
Alcoholics Anonymous Alano Group, 8:30 p.m., 12-24 Club, 1019 W. 9th

SECOND FRIDAY ONLY

Parkinson Support Group, 1:30 p.m., Benedictine Center, (605)665-7158 or (605)668-8326.

Town & Country Garden Club, 1:30 p.m., Community Library.

Saturday

Speaker's Voice Toastmasters, 7 a.m., Fryn Pan Restaurant.
Yankton Toastmasters, 7:30, Fryn Pan Restaurant.
Weight Watchers, 9 a.m. (weigh-ins 30 minutes before meeting time), 904 W. 23rd, 1-800-651-6000.

Alcoholics Anonymous Daily Reprieve Group, noon, 12-24 Club, 1019 West Ninth. Non-smoking meeting.
Games of Choice & Socializing, 2 p.m., 2905 and 2903 Douglas Ave.
Alcoholics Anonymous Daily Reprieve, 6:45 p.m., 12-24 Club, 1019 W 9th.

FIRST SATURDAY ONLY

Friends of the Yankton Community Library Book Sales, 10 a.m.-1 p.m., Enter by west door off alley.

SECOND SATURDAY ONLY

La Leche League of Yankton, 10:30 a.m., Yankton Community Library, (605) 260-2638.

A.L.S. (Lou Gehrig's disease) Support Group for patients and care givers, 11 a.m., Sanford Hospital, Sioux Falls, 665-5883.

Sunday

Alcoholics Anonymous Daily Reprieve, 8 a.m., 12-24 Club, 1019 W 9th
Alcoholics Anonymous Alano, 8 a.m. and 8 p.m., 12-24 Club, 1019 W. 9th
Marian Prayer Group, 1 p.m., Adoration of the Blessed Sacrament, Chapel of St. Joseph, House of Mary Shrine, Lewis and Clark Lake, 665-1119

Coffee Time and Visiting, 2 p.m., 2905 and 2903 Douglas Ave.
VFW Auxiliary Bingo, 6:30 p.m., VFW Club.
One Hour Experience, 6:30 p.m., MUC building USD campus, 712-251-8860.

THIRD SUNDAY ONLY

Yankton Jaycees, 7 p.m., Chamber of Commerce meeting room.

DAVE SAYS:

Travel Sports Are A Luxury Not A Need

Dear Dave,
 My husband lost his job a few months ago. He's found another one since then, but we're still trying to rebuild our finances. At the same time, our daughter plays softball on a travel team. It's a great character-building experience, but the costs involved can be pretty high. Do you think we should cut down on the travel team activities for a while? — **Natasha**

Dear Natasha,
 You're right. Playing sports can be a great part of the character-building process. But she can learn character lessons playing in a softball league at your local park. She doesn't have to travel all over the place to learn those kinds of things.

If you have kids, there's a pretty good chance you're going to spend some money to help encourage their hobbies and interests. That comes with the territory, and it should be a fun and rewarding experience for everyone. You just have to take a look at your financial situation—and the kid's desires and abilities—and make sure it's a reasonable amount of money.

In your situation, playing on a travel team right now is a luxury. You don't need to be footing the bill for hotel rooms and gas and stuff while you're trying to get back on solid ground financially. Chances are, this child is not going to make a living playing softball. Even if she is that good, she can still sharpen



Financial Straight-Talk
 by Dave Ramsey www.davesays.org

her skills in a home town league until you guys are back on your feet.

I'm not opposed to kids playing on these kinds of teams per se. But you can't allow the cost and time involved to undermine the needs of your family or blow your budget!

—**Dave**

DAVE EXPLAINS PAYING OFF THE HOUSE

Dear Dave,
 My wife and I are following your plan, and we're in the middle of paying off our debts using the debt snowball. When we told my mother-in-law that by doing this we'd be able to pay off our house within 10 years, she told us that would be a stupid move. She couldn't give us a reason why she thought it was stupid, but we couldn't convince her otherwise. How can we explain things to her? — **Jason**

Dear Jason,
 Okay, she's telling you it's a bad idea, but she has no idea why it's a bad idea? It sounds to me like she's the dumb one if she

thinks you should behave a certain way, but can't even tell you why. If someone can't tell you why they have an argument against something, then they have no argument in the first place!

A lot of talking heads think it's smart to not pay off your home. They'll tell you things like it's better to borrow money against your house and invest it in the stock market. What they won't tell you is that there's virtually nothing there by the time you adjust for risk and taxes. Why in the world would you take a chance on losing your home over something like that?

Another line they'll throw out is that you don't want to lose your tax deduction. This one's really silly! If you have a \$200,000 loan at five percent interest, you'll pay about \$10,000 a year in interest. Now, let's also say you make \$70,000 a year, and you're in the 25 percent tax bracket. That \$10,000 tax deduction is saving you \$2,500 in taxes. In essence, you're sending \$10,000 to the mortgage company to keep from sending the government \$2,500. That's pretty stupid! You'd be better off to be debt-free and give \$10,000 to some charity or your church. That way, you'll save on taxes and do some good with the money.

By paying off your home, you decrease risk and gain a ton of security!

—**Dave**

* For more financial help, please visit daveramsey.com.

First Dakota, Theatre Team Up For Challenge

Lewis & Clark Theatre Company's Dakota Theatre Exterior Restoration project moves forward in its Phase One — Roof Restoration. First Dakota National Bank has put out a challenge to the Yankton community's businesses. Larry Ness has pledged \$20,000 to the roof project if the community will step forward and match that amount.

To date (including the First Dakota National Bank pledge) LCTC has raised over \$51,000 toward the \$75,000 goal. Show that you care about preserving the Historic Downtown look and the Dakota Theatre and pledge or donate today. LCTC would like to start the project in July of this year.

For pledging, donating or more information call LCTC at 665-4711 or call Chuck Lambertz at 605-661-8908.

Jackley Warns Of New 'Phishing' Scam To MIDCO Customers

PIERRE — Attorney General Marty Jackley is alerting South Dakotans of a recent e-mail scam known as the "phishing" scam in which account holders receive an email requesting information such as name, date of birth, and account password. The emails also often contain misspelled words and a false warning that if the customer does not respond to the email the account will be closed.

"These types of notices are an attempt to harvest your personal

account information for fraudulent purposes," Jackley said in a press release.

In this recent scam, the notice asks Midcontinent Communications, Inc. (MIDCO) to upgrade their account by e-mailing the company their user identification and password. Failure to do that, according to the e-mail, will mean the permanent loss of the customer's account. Representatives from MIDCO have confirmed that they do not send such emails nor did they

ask for this information by e-mail.

Residents are reminded not to send such personal information via e-mail to companies or other people without checking first to make it legitimate. Jackley warns all South Dakota consumers to be extremely cautious when asked for personal or financial information via e-mail or phone.

If you feel you have been a victim of a scam, contact the Consumer Protection Division at 1-800-300-1986 or consumerhelp@state.sd.us.

Safe Summer Physical Activities Promoted

Don't let this summer's heat melt your resolve to be physically active. There are ways to stay motivated — and safe — all summer.

According to the American Heart Association, it's best to pick a time that you can regularly commit to all summer. It's also best to avoid walking early in the afternoon, when the sun is at its strongest and you're at the greatest risk for heat stroke. You can also walk in the mall, join a gym or walk in a building at work. Wear sunscreen, light clothing, and well-ventilated shoes. Drink a few cups of water before and after you walk. Take regular breaks in the shade. And don't forget to stretch before and after your walk.

The American Heart Association encourages walking — ideally for at least 30 minutes a day — because it's free, accessible and easy. Walking has the lowest dropout rate of any physical activity. It also helps combat obesity, a major risk factor for heart disease, the nation's No. 1 killer. You can get more tips from the American Heart Association's Start! Summer Walking Guide at www.startwalkingnow.org.

One great opportunity for walking: the three Start! Heart Walks. They cover the entire state of South Dakota, starting with the Start! Heart Walk Aug. 28 at Falls Park in Stouffville.

"Heart Walks are a great opportunity to get started on a summer walking regimen," says Dr. Mark Gordon, cardiologist with North Central Heart Institute. "If you can get into the habit of walking 30 minutes a day, 5 days a week, it can improve your heart health."

The Start! Heart Walk is free for everyone. However, participants are encouraged to raise by funds asking their family and friends for donations the old-fashioned way — face-to-face or by phone. Or, they can take advantage of technology and log on to www.southdakotahartwalk.org — you can sign up and start sending emails to fundraise online. You can find more information at that website as well, or call (605) 310-8606.

"This year's Eastern South Dakota Start! Heart Walk will basically be an outdoor health festival," says Jen McKeown, director of Corporate and Media Relations for Eastern South Dakota. "We will feature a Kids' Zone with Bounce Around Inflatables, a balloon artist and educational health games; Avera Heart Hospital will offer hands-on CPR training in both English and Spanish; Avera Fitness Center is offering massages and Tai Chi demonstrations; we will have blood pressure checks; attendees can tour a Rural Metro Ambulance or a Sioux Falls Fire Rescue truck and Fire Safety House; and the Andy Gibson Band will play throughout the morning. Sanford Heart Hospital will give away free water. We are also featuring the 5k Wellmark

Blue Cross Blue Shield Heart Run this year for those who want to run their miles instead of walking them. And, for the four-legged walkers, we have a treat and water spot."

The Eastern South Dakota Start! Heart Walk will be followed by similar events in other parts of the state: the Black Hills Start! Heart Walk Sept. 18 in Canyon Lake Park in Rapid City, and the Heart Walk season will wrap up with the Central South Dakota Start! Heart Walk Sept. 25 at Steamboat Park in Pierre.

Start! is sponsored nationally by Subway. Start! Cause Partners in South Dakota include Avera Heart Hospital and Avera Health. Event sponsors for the Eastern South Dakota Start! Heart Walk include Sanford Health and Wellmark Blue Cross Blue Shield.

WAREHOUSE SALE

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additional 20% on top of:

- savings up to 80% on summer items
- select summer knit tops at \$7.99
- all summer handbags at \$7.99
- select shorts, capris, coats, dresses at \$7.99

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Nikon D3000

- 10.2 Megapixel
- 3" LCD
- 11-point Autofocus
- Compact Design
- 18-55mm VR Nikkor Lens

\$499⁹⁹

Nikon Instant Savings July 4 - 17

Nikon D90
Body Only

- 12.3 Megapixel CMOS Sensor
- 3" 920,000 Pixel LCD
- Up to 4.5 fps Shooting
- Movie Capture up to 720p

\$849⁹⁹

Nikon Instant Savings July 4 - 10

Nikon D5000

- 12.3 Megapixel CMOS Sensor
- 2.7" Vari-Angle LCD
- 720 HD Movie Mode
- Ultrasonic Sensor Cleaning
- 18-55mm VR Nikkor Lens

\$699⁹⁹

Nikon Instant Savings July 4 - 10

Nikon COOLPIX P100

- 10.2 Megapixel CMOS Sensor
- 3" Vari-Angle Hi Res LCD
- 26x Zoom
- 1080p HD Movie Mode

\$379⁹⁹

Nikon Instant Savings July 4 - 10

Nikon COOLPIX S1000pj

- 12.1 Megapixel CCD
- 2.7" Wide-View TFT LCD
- 5x Nikkor Zoom
- Built-in Projector

\$299⁹⁵

Nikon Instant Savings June 27 - July 31

Nikon COOLPIX S3000

- 12 Megapixel CCD
- 2.7" LCD
- 4x Zoom
- 4-Way VR Image Stabilization System

\$139⁹⁵

Nikon Instant Savings July 4 - 10

Nikon Lens Instant Rebates

55-200mm non-VR.....	\$50 Rebate*
55-200mm VR.....	\$50 Rebate*
70-300mm VR.....	\$100 Rebate**
24-120mm VR.....	\$200 Rebate***
18-200mm VR II.....	\$250 Rebate***
24-70mm f/2.8.....	\$300 Rebate***

Nikon Instant Savings July 4 - 31

* with purchase of D3000 or D5000 Kit
 ** with purchase of D90, D3005 or D700
 *** with purchase of D3005

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