

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 F&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.
Serfoma, noon, Waterfront.
Alcoholics Anonymous Daily Reprieve, noon, 12-24 Club, 1019 West 9th
Toastmasters Club No. 8217, noon, Sacred Heart Hospital, (605)668-8326.
Thursday cards, 12:45 p.m., The Center, 900 Whiting Drive.
Dominoes, 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 45, 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) 665-5956.
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/Smoker, 7-9 p.m., The Center, 900 Whiting Drive.
Preright 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) 260-2538.
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.

Please Verify Your Calendar Listings

In an effort to assure that the *Press and Dakotan* is offering the most up-to-date information available, please verify that your listing is correct. We are asking that you e-mail us at newsroom@yankton.net with any listings you would like to have continued to run in the **Community Notebook** section which runs on Monday and Thursday. New listings are also invited. Information submitted should include:

- Name Of Group
- Contact Phone Number
- Time The Group Meets
- Day The Group Meets
- How Often Group Meets
- Location Of Meeting

Please Note: The Updated Calendar Will Begin Running August 1.

U. Students Spend Summer Traveling Abroad

VERMILLION — Twenty students from The University of South Dakota are participating in independent study abroad programs throughout the world this summer through Global Learning in the Center for Academic Engagement. Students studying in Europe, Central America and South America come from a diverse collection of academic majors including elementary education, communication sciences and disorders, political science, psychology, music education, biology, and contemporary media and journalism. Participating in the study abroad program are USD students Aaron Fox of Chamberlain, (The Netherlands); Lucas Turner of Bowdle, (The Netherlands); Isaac

Gerdas of Renner, (The Netherlands); Katherine Dolney of Vermillion, (The Netherlands); April Frick of Pickstown, (The Netherlands); Joseph Tielke of Yankton, (The Netherlands); Emily Rieck of Glenham, (France); Amber Lutt of Wakefield, Neb. (Spain); Megan Meyer of Bismarck, N.D. (Spain); Brittini Badger of Pierre, (Spain); Jillienne Baltzer of Sioux Falls, (Ireland); Jodie Banner of Roseville, Minn. (Ireland); Alexandra Brummer of Council Bluffs, Iowa (Peru); Katharine Morin of Sioux City, Iowa (Spain); Nicole Pribbenow of Sioux Falls, (Spain); Ella Ricker of Lincoln, Neb. (Italy); Jessa Waters

of Vermillion, (Spain); Jessica Tennant of Aberdeen, (Guatemala); Laura Abbott of Sioux City, Iowa (England); and Nicole Harming of Sioux Falls, (Germany). As part of its strategic plan, USD is promoting study abroad opportunities for students to immerse themselves in another culture, explore their academic major from a different perspective and experience different customs, traditions and foods. To learn more about USD Global Learning through The U's Center for Academic Engagement, visit the website: usd.edu/studyabroad.

Ice Cream Social
Sunday, July 18th • 4-7pm
 Serving Taverns, Cake, Pie & Ice Cream
St. John's Lutheran Church
 1009 Jackson, Yankton
 Proceeds going to St. John's Preschool scholarship fund. Matched by Thrivent Insurance up to \$500.

Shannen Kocmich of Dante, SD, and Luke Mahlendorf of Bristow, NE, announce their engagement. Parents of the couple are John and Lori Kocmich of Dante, SD, and Steve and Ann Mahlendorf of Bristow, NE. The couple is planning an August 14, 2010, wedding.

Kocmich-Mahlendorf

Did you know...
 These are recyclable?
 By ANYONE in the Yankton area?

#1 Clear Plastic

#2 Colored Plastic

Yankton County MSW Transfer Station
 1200 W. 23rd St. • 668-5211
www.cityofyankton.org

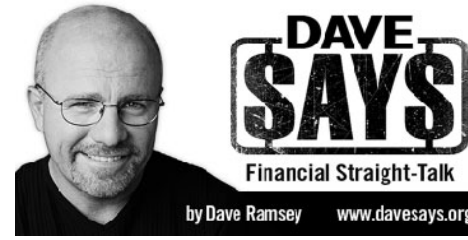
DAVE SAYS:

Special Needs Don't Change The Baby Steps

Dear Dave,
 We have a special needs child, who will likely be under our care for the rest of her life. The doctors say there's a good chance she'll live to be about 40. We just finished Baby Step 3 of your plan, and have three to six months of expenses in our emergency fund. How does the situation with our little girl affect our retirement planning and college funding? — **Jonathan**

Dear Jonathan,
 It really doesn't affect anything. I know that sounds a little weird, but the only financial difference is that you'll be responsible for your daughter for the foreseeable future—not just until she's 18. So, what's the next step? If you don't have it already, both you and your wife should buy term life insurance. That way, your little girl will be taken care of in the event of your deaths. Also, make sure the money from this is set up in your will to go into a special needs trust that would be managed for her care.

In the meantime, keep following the plan. Baby Step 4 is putting 15% of your income into pre-tax retirement plans, like Roth IRAs



and mutual funds. Baby Step 5 is college funding, followed by paying off your home early. Then, of course, the last Baby Step is building wealth and giving. Basically, you're looking at filling a need in the event of your deaths, and this will be covered either by life insurance or investments. If you reach a point where your investments are substantial, and money from those things can adequately cover her needs or the needs of your family, then you can drop the insurance policy. That's one of the cool things about building wealth. It negates the need for life insurance, because you're self-insured! God bless you guys, Jonathan. — **Dave**

CURRENCY INVESTING IS LUDICROUS!

Dear Dave,
 What do you think about investing in the Iraqi dinar? According to the information, you get \$250,000 in dinar for just \$250. Is this a good idea? — **Tiffany**

Dear Tiffany,
 This is the dumbest thing to come along in years. It's borderline on a scam! A lot of military folks have fallen for this, and there are ads all over the internet for the stuff. Buying and selling currency of any kind, whether it's the yen, the pound, or the Euro, is ludicrous. Playing around with currencies is a great way to lose your entire investment in the blink of an eye. Add to that the fact that Iraq is an extremely unstable, war-torn country, and it makes it one of the dumbest things you could ever do with your hard-earned money. Don't do it, Tiffany. You might as well just throw your money out the window while you're driving down the road. At least then you'll get a laugh watching everyone go wild trying to pick it all up! — **Dave**

COMMUNITY CONNECTIONS:

South Dakota Volunteers Rank Sixth In National Survey

BY PAM KETTERING
 United Way & Volunteer Services of Greater Yankton

Volunteering in South Dakota is thriving! Volunteering is also thriving throughout the nation! Approximately 1.6 million more volunteers served in 2009 than in 2008, making this the largest single-year increase in the number of volunteers since 2003. A total of 63.4 million volunteers contributed 8.1 billion hours of service in 2009, equaling an estimated dollar value of approximately \$169 billion for their services.

According to the Corporation for National & Community Service's current information, South Dakota ranks 6th in the nation with 37.2% of its population volunteering compared to the top state of Utah's 40.6%. Our state recorded 227,500 volunteers contributing \$492.2 million value in contributed service! According to the population divided by age, our "older adults" (ages 65 +), we rank 4th



Kettering

with 37.8% volunteering only surpassed by the Baby Boomers, those born between 1946-1964, ranking 3rd with 42.8% in the volunteer force. College students' national ranking follows closely at 6th, young adults (16-24) at 12th, Millennial (born 1982 and over 16) at 14th and teenage (16-19) at 14th.

The top four service activities, discovered by the national survey, were fundraising, collecting or distributing food, general labor or transportation and tutoring or teaching. Factors that positively influence volunteering rates include higher education levels, lower poverty rates, shorter average commute times, robust nonprofit infrastructure and higher levels of community attachment as measured by indicators such as home ownership rates. The greatest volunteer time is spent in

religious settings (35.6%), educational (26.6%), social services (13.8%), health (8.3%), civic (5.4%), sports/arts (3.5%) and other (6.9%). South Dakota has more nonprofits per 1000 city residents with an average of 7.57 compared to the national average of 4.45 nonprofits per 1000 residents.

All of the above information was taken from the Volunteering in America 2010 compiled by the Corporation for National & Community Service. Additional information on this topic can be found at www.volunteeringin-america.com.

Are opportunities still available for Yankton citizens? YES! Volunteering is available for individuals, families, groups of all ages. Call 665-6766 at United Way & Volunteer Services to get involved and make a difference for others and yourself. There are many nonprofits in the Yankton area that need volunteers to assist in their programs. Yankton Transit not only provides rides but they also have a

need for volunteers. Yankton Transit plays a huge role in the everyday life of many children within the city of Yankton. Riding the bus makes the children feel independent and ready for school. It is a place where the children get to visit, share stories and interact with each other. Riding the bus comes with rules to follow — just like at school. The number one concern for the professional drivers of Transit is that the children have the safest ride possible. Volunteers are always welcome on our buses. They will ride with the younger children to make them feel safe, help them with their seat belt, explain why there are rules on the bus, promote safety and help them with their personal belongings. Yankton Transit provides 200 school rides per day during the school session to children from pre-school to high school. If you need further information on riding our buses or volunteering, please call 605-665-4610 or fax 605-664-6645.

IRS Offers Tips On Preparing For A Disaster

Planning what to do in case of a disaster is an important part of being prepared. The Internal Revenue Service encourages taxpayers to safeguard their records. Some simple steps can help taxpayers protect financial and tax records in case of disasters like severe weather, flood or fire.

Here are tips for individuals on preparing for a disaster. Recordkeeping Take advantage of paperless recordkeeping for financial and tax records. Many people receive bank statements and documents by e-mail. This method is an outstanding way to secure financial records. Important tax records such as W-2s, tax returns and other paper documents can be scanned onto an electronic format. You can copy them onto a "key" or "jump drive" periodically and then keep the electronic records in a safe place. If this

method does not work for you, be sure to compile and store important paper records in a safe place or even make copies to be stored off-site in a safe deposit box or with a trusted friend or family member.

Document Valuables The IRS has disaster loss workbooks for individuals that can help you compile a room-by-room list of your belongings. One option is to photograph or videotape the contents of your home, especially items of greater value. You should store the photos in a safe place away from the geographic area at risk. This will help you recall and prove the market value of items for insurance and casualty loss claims.

Update Emergency Plans Emergency plans should be reviewed annually. Individual taxpayers should make sure they are saving documents every body should keep including such

things as W-2s, home closing statements and insurance records. Make sure you have a means of receiving severe weather information; if you have a NOAA Weather Radio, put fresh batteries in it. Make sure you know what you should do if threatening weather approaches. The IRS has valuable information you can request if your records are destroyed. If you have been impacted by a federally declared disaster, you may receive copies or transcripts of previously filed tax returns free of charge by submitting Form 4506, Request for Copy of Tax Return, or Form 4506-T, Request for Transcript of Tax Return, clearly identified as a disaster related request. For more information type "Preparing for a Disaster" in the search box on the IRS.gov homepage.

3 DAYS ONLY!
 Wednesday • Thursday • Friday
July 14 • 15 • 16, 2010

It's Back! **National Dairy Association Malt Wagon**

Serving refreshing **Milk Shakes \$1.00** (Chocolate or Vanilla)

Located at Gas Station - North end of Parking Lot
Malt Wagon Serving Time
 Wednesday-Friday 11am-8pm
 Cook-out Shack 11am-7pm

Cheeseburger & Milk Shake ONLY \$3.50

HyVee EMPLOYEE OWNED
 2100 Broadway • Yankton, SD 665-3412