

## 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 57103, 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.  
**Cribbage**, 1 p.m., The Center, 900 Whiting Drive.  
**Dominos**, 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., Wiebelhouse 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 AARE**, 7 p.m., The Center, 900 Whiting Drive (605)665-2809.  
**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 W. 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) 260-2838.  
**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

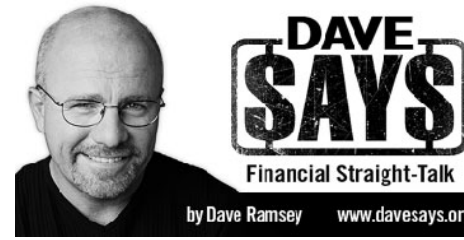
## DAVE SAYS:

# You Are The Secret Ingredient To Success

**Dear Dave,**  
 I have an idea for a small business I think is needed in my area. How do you feel about me keeping my current, high-paying job, and hiring a full-time manager to handle the day-to-day operations while I oversee things and handle accounting? If it doesn't break even or better, I'll just close it down. I look at it as being like buying or selling real estate while keeping a full-time job.  
 — Ken

**Dear Ken,**  
 Really, this idea isn't a lot like real estate. Real estate will run itself, for the most part, once you find a tenant. Also, the number of hours you'd have to put into selling real estate on the side is nothing like the time you'd expend getting a new small business off the ground.

To be honest, I don't think there's a high likelihood of success using this model. Unless, of course, you're willing to devote 40 to 50 hours a week to this new business, in addition to the time you spend at your current job. You'd have a better chance of making it work if you bought an existing business with a manager already in place. That way, at least you wouldn't have to be so entrepreneurial and constantly involved in things like adjusting the business model, checking prices, and dealing with customers.



by Dave Ramsey www.davesays.org

The secret ingredient to small business success is you. And the problem with your plan is that you're only a small part of the equation. You are the energy, the ideas and the passion. You are the enthusiasm and the smile that greets the customers. Chains and franchises try to train this kind of stuff into people, but when something's your baby, it's really your baby. You're going to worry over it, do your best to grow it properly, and treat it almost like it's your very own child.

I'm sorry, Ken. I just don't like this plan. If your idea is to swing by once in a while, eyeball things, and crunch a few numbers, then you'd probably do more good just giving the money you'd invest to charity!

— Dave

### DON'T INSURE ON A 1% CHANCE

**Dear Dave,**  
 I'm 54, my husband is 56, and we still

have three teenagers at home. Recently, we were told that it's the perfect time for us to buy long-term care insurance. What do you think about this idea? — Terri

**Dear Terri,**

My guess is that you were advised to buy this by someone who sells insurance. I'd also call this a conflict of interest!

If you'll do a little bit of research, you will find that there's about a one percent chance of folks your age needing long-term care insurance. So no, it's not the perfect time for you guys to do this. I don't insure things that have such a miniscule chance of happening.

Once you turn 60, the chances of something unfortunate happening rise practically every day. That's why I advise people to start shopping for long-term care insurance on their 60th birthday, regardless of their income or assets. Think of it as a gift to yourself and your family. Nursing home care can run anywhere from \$30,000 to \$50,000 a year. That will crack and scramble most people's nest eggs in a hurry!

Do you want long-term care insurance? Absolutely. But my advice is to wait until you're 60 years old.

— Dave

\*For more financial help, please visit [daveramsey.com](http://daveramsey.com).

## Southeast Job Link Offers New Courses At RTEC

### HIGH SCHOOL CLASS FOR INCOMING FRESHMAN

In response to the growing needs and challenges facing young people, Southeast Job Link, a non-profit Career Learning Center, has developed a program designed to prepare students with the knowledge and tools to achieve their goals and give them a head start to future success. This program, Survivor High School, provides incoming freshman with the necessary skills to successfully transition from middle school to high school and also prepares them for future career planning. The following areas are covered in the class:

- Time Management and Organization
- Stress Management
- Study Skills
- Communication
- Peer Relations
- Working during High School
- Goals and Long Term Planning

### • Money Smarts

The class will take place the following dates: August 9, 10, 11 and 12 from 8 a.m. – 5 p.m. Four additional sessions will be held monthly between September and December to follow students through their first semester. There is a minimal charge for the class.

Upon successful completion of the program, Yankton students will receive a half credit towards their graduation requirements through Yankton High School. Southeast Job Link is located at the Technical Education Center (just north of the Summit Activities Center), 1200 West 21st Street, Yankton.

You can reach Southeast Job Link at (605) 668-3480 for pricing information. It is located at the Technical Education Center, 1200 West 21st Street, Yankton.

Please call Teresa for additional information about pricing or to register for the program.

### OFFICE MANAGEMENT SPECIALIST PROGRAM

Are you missing out on the perfect Office job opportunity because you don't have the skills required? Starting in September, Southeast Job Link will again be offering an Office Management Specialist program to fill this area's void in employability skills training. The nine-month program is designed for those individuals who have neither the time nor the financial resources to commit to a traditional college or technical school program. Yet, because of the design of the program - intense and individualized - participants will learn the quality skills necessary for today's fast-paced office environment. Topics covered include training in:

- Business Writing
- Computer Applications — Word, Excel, PowerPoint and Access
- Building Successful Customer Service Skills
- HIPAA Training
- Procedures and Theory for

### Administrative Professionals

- Introduction to Accounting
- Introduction to QuickBooks 2010
- Introduction to Records Management
- Introduction to Medical Terminology
- Introduction to Medical Office Assisting

Designed along the lines of a college course — we will hold classes four afternoons per week for the first semester and may have some weekend classes the second semester. Upon completion of the course, you will be on your way to an exciting new career. As always, SEJL program participants are assured of non-discrimination based upon race, color, sex, marital status, religion, national origin, disability, age, political affiliation, citizenship or beliefs. Call now to enroll. Classes start September 13.

You can reach Southeast Job Link at (605) 668-3480 for pricing information. It is located at the Technical Education Center, 1200 West 21st Street, Yankton.

## Faber Center Completes Leadership Program

VERMILLION —The W.O. Farber Center for Civic Leadership at The University of South Dakota sponsored the 2010 South Dakota Municipal Clerk (SDMC) Leadership and Management Development Program this summer.

Sixteen finance officers fulfilled the program's three-year curriculum and received leadership certification from the Farber Center following the completion of the conference on July 15. Overall, 16 officers attended the SDMC program, which was created to assist local government officials from South Dakota in preparation of issues that arise when working in a local government setting.

The graduates had several opportunities throughout the weeklong conference to learn about the practical work of leadership in municipal settings using a curriculum created to hone skills that are often neglected in the

day-to-day workload. Participants attended workshops, lectures and networking opportunities while topics included Emergency Management, Leadership, Group Dynamics, Project Management, Motivation, Communications, Community Surveying, and more.

With at least 120 hours of instruction by the Farber Center faculty and guest experts, the SDMC program provides leadership experiences, management skills enhancement and organizational expertise, and was designed to mirror the requirements set forth by the International Institute of Municipal Clerks (IIMC).

For more information about the W.O. Farber Center for Civic Leadership, please visit the Center's Web site at [www.usd.edu/farbercenter](http://www.usd.edu/farbercenter) or e-mail [Farber.Center@usd.edu](mailto:Farber.Center@usd.edu).

## SAC Labor Day And Fall Hours Announced

The Summit Activities Center's adjusted hours for Labor Day Monday, Sept. 6 will be noon-5 p.m.

Fall hours at the SAC will begin on Tuesday, September 7 and will be the following:

- Monday – Friday 5 a.m.-10 p.m.
- Saturday 8 a.m.-9 p.m.
- Sunday noon-9 p.m.
- Open Swim hours will be:  
 • Monday and Wednesday 6:30-8:30 p.m.;  
 • Friday 6:30-9:30 p.m.
- Saturday 1-5 p.m.
- Sunday 1-5 p.m. and 6:30-8:30 p.m.

For further information, please call 668-5234 or stop by the Summit Activities Center at 1801 Summit Street, Yankton.

## 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](mailto: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 Thursday, August 1. If your group has not updated or confirmed your information before that date, your information will no longer be included in the Community Notebook.**

## USD White Coat Ceremony Set For Friday In Sioux Falls

VERMILLION — The Sanford School of Medicine of The University of South Dakota will welcome the Class of 2014 on Friday, July 30, during the annual White Coat Ceremony.

The ceremony is the culmination of three days of orientation for the 54 medical students, 52 in the M.D. Program and two in the Physician-Scientist Program.

Thirty-five percent of the medical students are from high schools in towns with a population less than 10,000. Sixty-seven percent have a significant record of volunteerism.

Speakers at the ceremony include the dean of the medical school, Rod Parry, M.D., and the chair of the Department of

Neurosciences, Jerome Freeman, M.D. Freeman will address what the white coat represents while Parry's speech is entitled, "Learning by Listening." The program also includes a musical selection, presentation of the white coats and the affirmation of the physician.

All medical students take

biomedical sciences classes in Vermillion during their first two years, and transfer to Sioux Falls, Rapid City or Yankton for two years of clinical training.

The White Coat Ceremony begins at 3 p.m. at the Jeschke Auditorium, University of Sioux Falls, 1517 S. Prairie Ave., Sioux Falls.

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the **BIG MYSTERY SALE**  
**FRI-SUN, JULY 30-AUG 1**  
 Our prices are so low during our **Mystery Sale** that we have been asked to not advertise them. Famous brands on sale include **Alfred Dunner, ERIKA, Sag Harbor, & Allison Lane**. Stop in to find out how much you can save!  
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