

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
Ladies Pool, 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. REEC 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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th Street.
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., Benedictine Center.

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 a.m., non-smoking, 1609 Laurel St., Tyndall
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

July 18 Is The Deadline for S.D. 4-H Contest

BROOKINGS — 4-H members are invited to participate in a public speaking contest held Aug. 8 during the Sioux Empire Fair. The contest is hosted by 4-H, South Dakota 4-H CHARACTER COUNTS!, Sioux Empire CHARACTER COUNTS!, Sioux Falls Chamber of Commerce with generous sponsorship from First PREMIER Bank/PREMIER Bankcard.

All 4-Hers who participate will receive five gate passes, five lunch tickets and \$20 to spend at the fair.

All contestants will present their speeches in morning rounds. In the regular Junior and Senior Divisions, the top two senior speakers and the top junior speaker at each judging station will advance to the championship round.

Prizes for the contest include:

- In the senior division, the first place winner receives a \$1,000 certificate of deposit and the second place winner receives a \$500 certificate of deposit;
- In the junior division, the first place winner will receive a \$500 CD and the second place winner will receive a \$250 CD;
- A Novice Junior and Novice Senior Division will be offered for contestants new to the 4-H CHARACTER COUNTS! Public Speaking Contest. A \$100 cash prize will be awarded to the top speaker in both the Novice Junior and Novice Senior Divisions based on the points earned in the morning competition. Novice competitors will not advance to championship round.

To register for the contest contact your local Extension Office or visit iGrow.org. Registration for the contest is due July 18.

For more information, contact: Phil Olson, SD 4-H CHARACTER COUNTS! South Regional Coordinator, at (605) 212-6175 or philip.olson@sdstate.edu.

Dave Says

Risks Without An Emergency Fund

BY DAVE RASMEY

Dear Dave,
My husband and I are in pretty good shape financially. We make about \$250,000 a year with about \$50,000 in the bank and no debt, and we've set aside money for our children's college funds. Currently, we owe \$70,000 on our home. I want to use \$40,000 of our savings to pay down the house then rebuild our emergency fund. My husband disagrees. What do you think? -**Kelly**

Dear Kelly,
You're right about one thing. You guys are in really good shape financially, partly because of planning and wise choices. The problem I see is this: What if you have an emergency but no emergency fund? You're living on an income of a quarter million dollars a year, and that's fantastic, too. But I don't like the idea of you sitting there with just \$10,000 in savings. In your world, \$10,000 isn't much at all.

Baby Step 3 of my plan says that you set aside three to six months of household expenses. You guys could cheat a little bit, down to the three month side of things, but I still don't think \$10,000 will cover three months of expenses in your household.

In my opinion, \$10,000 is too low. But to be honest, \$50,000 is probably a little much. I'd look at a number somewhere in the \$20,000 to \$30,000 range for an emergency fund. Then you could throw the remaining cash at the house. I mean, let's face it. If you did that, with your income, you could roll up your sleeves and pay off the house by Christmas! -**Dave**

Dear Dave,
My husband and I would like for me to be able to quit my job



Dave
RAMSEY

and stay at home with our kids. We've got a little money saved up, but we're not sure we could make it on just his salary. The money would be very tight. In your mind, how do we know the difference between being financially responsible and relying on God to provide? -**Michelle**

Dear Michelle,

This is a great question! I admire the desire to be at home with your kids, and that you realize you can't just act impulsively and call it faith. This is a concept that's misused and misunderstood a lot.

If you can't make it on just your husband's salary, then you've got to develop a game plan that involves a written monthly budget and some lifestyle changes. If you do this with diligence and sacrifice, chances are you'll be able to

make this happen and not bankrupt your family. This could also mean that you start a small business on the side—something you could do from home—to offset the difference.

Having faith that God will provide requires study of the Scriptures. But God also tells us that you need the maturity and wisdom to plan your direction. The Bible says, "The diligent prosper. He who is impulsive exalts folly." Folly is a fool in action. It's kind of like the guy who closes his eyes, jumps in the pool, and hopes there's water in there—and calls that faith.

I love the idea of you coming home to be with your kids, Michelle. Just make sure you develop an intelligent plan, and mix intellect with faith.

-**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

REMEMBER THE FALLEN



ANG PECHOUS/MISSOURI VALLEY SHOPPER
A brief ceremony was held prior to a swim meet in Tyndall Wednesday morning to commemorate the planting of trees in memory of Spc. Dennis Jensen, who was killed last year in Afghanistan. Jensen was part of the Tyndall Marlin swim team for seven years. Two Fat Albert spruce trees were planted in Jensen's memory.

Thune's Office Accepting Fall Intern Apps

WASHINGTON — Sen. John Thune is currently seeking hard-working college students to serve as interns in his office in Washington, D.C., as well as in his offices in Aberdeen, Rapid City and Sioux Falls.

Interns in Thune's state offices will participate in constituent service and state outreach activities, while students in the Washington, D.C. office will have the opportunity to witness the legislative process, give Capitol tours, and attend Senate votes and hearings. Both in-state and Washington, D.C. internships will allow students to work closely with constituents,

hone their research and writing skills, and learn a multitude of valuable office skills.

College students who are interested in interning in Thune's Washington, D.C. office should submit a resume and cover letter by July 31 to:

- Senator John Thune; Attn: Jen Kelly; 511 Dirksen Senate Office Building; Washington, D.C. 20510
- By Fax to: 202-228-5429

College students who are interested in interning in Thune's Sioux Falls, Rapid City, or Aberdeen offices should submit a resume and cover letter by July 31 to:

- Senator John Thune; Attn: Robin Long; 320 North Main Avenue, Suite B; Sioux Falls, S.D. 57104
- By Fax 202-334-2591

For more information, call 202-224-2321.

Yankton Charity Poker Run Slated For July 21

The first Yankton Sack Pack Charity Poker Run will be held Saturday, July 21, starting at the Upper Deck, 315 Broadway, in Yankton.

Registration time is 8-10 a.m. The first bikes/cars go out at 10 a.m., and the last return by 6 p.m.

The poker run will feature regular five-card stud. Participants get a map stamp at each of the four stops, with the fifth being issued at the Upper Deck. All participants must present stamped maps no later than 6 p.m. (No exceptions.)

Prizes will be awarded. There will be T-shirts for the first 100 registrants.

This event is a fundraiser for the Sack Pack Program, whose aim is to provide weekend food for school children who might otherwise go hungry.

For more information, contact Karen Abbott at 1210 W. 10th Street, Yankton, SD 57078, or phone 605-661-4923.

YOU'RE NEWS!
The Press & Dakotan

SCHOLASTICS

BRIAR CLIFF UNIVERSITY

SIoux CITY, Iowa — Briar Cliff University has announced that 289 students have been named to the Dean's List for the spring semester, including 82 students who have achieved a perfect grade point average of 4.0.

Full-time students who have a semester grade point average of 3.5 or greater and part-time students who complete six or more credits in a semester with a grade point average of at least 3.5 are eligible for the Dean's List.

The following area students made the Briar Cliff University Dean's List for the spring semester of the 2011-12 academic year:

NEBRASKA

Bloomfield — Tanner Schumacher
Creighton — Courtney Becker,* Erica Zuhlke
Crofton — Jordan Sanger
Hartington — Sarah Wieseler.

SOUTH DAKOTA

Dakota Dunes — Matthew Collins, Lora Shoup;
Dante — Megan Cimpl;
McCook Lake — Amber Martin;
Vermillion — Jennifer Bye;
Yankton — Jayna Specht.

LINDSEY DOLAN

DULUTH, Minn. — The students listed below were candidates for graduation at the University Minnesota Duluth's Undergraduate Commencement, Saturday, May 12, 2012, at the Amsoil Arena.

• Beresford — Lindsey Dolan, Bachelor of Science Degree, Cell and Molecular Biology B.S.

25th Anniversary Celebration



Mr. & Mrs.
Tony & Shawn Fiechuk

Mr. and Mrs. Tony and Shawn (List) Fiechuk celebrated their 25th wedding anniversary on July 5th, 2012.

Their children invite you to a celebration at the Moose Lodge, 310 Walnut St., Yankton, SD on July 14, 2012 with an Open House from 2:00 to 4:00pm.



The Yankton Area Chamber of Commerce Ambassador Committee hosted a ribbon cutting for the Rock House Steakhouse and Lounge. The Rock House is located at 31120 Quarry Dr., is a traditional steak house serving steaks, seafood, smoked meat and BBQ. They are open 3-9 p.m. Sun. Tues., Thursday, 3-10 p.m. Friday and Saturday. To contact them call (605)689-2002 or go to their website www.rockhousesteakhouse.com

A NEBRASKA FIRST — Sinus surgery in office!

Dr. Wright recently performed Nebraska's first in-office balloon sinus dilation, delivering all the benefits of a conventional sinus surgery without the bleeding, pain and prolonged recovery time. The procedure was performed at Norfolk Ear, Nose & Throat Associates, P.C., but is ready to be implemented at Ear, Nose & Throat Associates, P.C. in Yankton!

- 30 minute procedure
- walk out of the office and work the very next day
- no more suffering from constant sinus infections and congestion.

"I went shopping after the procedure and had no recovery problems! It feels so good to be able to take big deep breaths and smell things again."
Cindy Wehrer, patient



David J. Abbott, M.D.
Board Certified
Otolaryngologist



Catherine A. Wright, M.D.
Board Certified
Otolaryngologist



Todd A. Farnham,
Au.D., CCC-A



Beth J. Beeman,
Au.D., CCC-A

To learn more about the in-office Balloon Sinuplasty procedure, call Ear, Nose & Throat Associates, P.C. at 605-665-0062 today.



We're H"ear" For You!
**EAR, NOSE & THROAT
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