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

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 be-

fore.

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

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., July: CJ's at the Lake near Weigand, 605-

Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through

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,

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

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.,

Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed meeting, Trinity Lutheran Church, 816 E. Clark, Vermillion

'Facebook For Beginners' Class Set For Library

The Yankton Community Library, 515 Walnut, will be offering a free "Facebook for Beginners" class on Tuesday, Aug. 7, running from 7-8

This class will go over the basics of setting up a Facebook account and utilizing some of its key features such as connecting with friends, photo sharing, and using Facebook chat.

Library officials ask that children under 18 be accompanied by their parent/guardian. Participants are welcome to bring personal laptops to

The class is free of charge but those interesed are asked call the library or register in person at the circulation desk by Aug. 6. For more information, contact the library at 668-5275.

S.D. Songwriter To Perform At Museum

In conjunction with the traveling exhibit "Cowboy Song Tradition, the Dakota Territorial Museum welcomes Tom Peterson for a special presentation on Tuesday, July 24.

Peterson's presentation will be from 1-2 p.m. in the museum confer-

ence room. There is an admission fee.

Peterson is a life-long South Dakota resident who has seen many accomplishments for more than 30 years — with such songs as "Dakota Lullaby" and "Magic Bird."

Besides being the accomplished composer, Peterson is also a music historian. He began working extensively on the music of George B. German during the 1970s, about the same time as when German's music began to flourish. Peterson has served as the main historical consultant for the "Cowboy Song Tradition" project. Over the years, Peterson has also studied the poems and songs of Charles Badger Clark.

His presentation will include the work of Clark, German and other fellow cowboy singers featured in the exhibit.

Wedding Dance Being Held In Tabor

TABOR — A wedding dance to honor Dave Edler and Karen Frick will be held Saturday, July 21, at Beseda Hall in Tabor. The dance runs from 8 p.m.-midnight.

Dairy Queen Hosting Fundraiser

Flower And

Vegetable Show

To Be Held In

Yankton

Garden Club is sponsoring a Flower/Vegetable Show on Satur-

munity Library.

1-4:30 p.m.

day, July 28, at the Yankton Com-

The Yankton Town and Country

Guidelines for entering may be

picked up at the library, the Chamber of Commerce and the 4-H Of-

fice. Submit your entries from 9 a.m.-noon (no charge), with judg-

ing from noon-1 p.m. The show is then open for free public viewing

in the library's meeting room from

For more information, contact

Betts Pulkrabek at 463-2206.

Yankton Dairy Queen will once again be having the Blizzard fundraiser for Children's Miracle Network. When you buy a Blizzard on Thursday, July 26, at the Yankton Dairy Queen, \$2 of each mini Blizzard, small, medium or large Blizzard will be donated to the Children's Mira-

Since 1984, DQ has raised more than \$81 million for Children's Miracle Network Hospitals. Last year, the Yankton DQ raised more than \$1,700 for CMN. Funds raised by the Yankton Dairy Queen also stay in our area benefiting the children and their families at the Sanford Children's Hospital in Sioux Falls.

Children's Miracle Network is a non-profit organization dedicated to saving and improving the lives of children by raising funds for children's hospitals across North America.

Student Debt Hurts Relationships

BY DAVE RAMSEY

Dear Dave,

My niece just graduated from college with \$20,000 in student loan debt. Her boyfriend graduated as well, and they're talking about getting married. He has \$115,000 in loan debt and wants to go to graduate school. They both want to be teachers, and she's currently job hunting. The idea of all this debt hanging over their heads bothers her. Do you have any advice on how she can come to peace with the situation? **-Denise**

Dear Denise,

This is a really interesting question. In a way, I'm glad she's conflicted about the situation. At the same time, I wouldn't want it to be a deal breaker where their relationship is concerned.

Here's my take. You don't pass up a great, lifelong relationship just because of debt. You do, however, walk away from a relationship based on things like laziness, irresponsible behavior and immaturity. These are flaws that usually don't go away. Any

girlfriend or boyfriend who goes into a marriage thinking, "I can fix this person," is in for a rude awakening.

I'm glad she's looking for a job, but her boyfriend also needs to be working—especially if they're planning to get married. There's no excuse for either of them being full-time students with \$135,000 in combined student loan debt

hanging over their heads. Besides, lots of people hold down real jobs and further their educations on a part-time basis.

If she were my niece, I would encourage her to have an open and honest discussion with her boyfriend about their future, how he plans on paying for graduate school and her feelings on the situation. If his answer is simply to borrow more money, then she'll have some potentially difficult decisions to make. But if he realizes how damaging picking up any more debt could be to their finances and their future,



Dave

RAMSEY

want to contribute financially, so we've budgeted \$7,000 to cover everything. The problem is both sets of parents still want to make decisions regard-

ing the ceremony and how many people attend. How should we handle this? -Anthony

Dear Anthony,

with words plus num-

bers. Write about what

you did and how it

made a difference in

the life of others. Do

volved. For instance:

only one hour each

day; however, when I

knocked on the doors

of the meal recipients,

they received a nutri-

tious, hot meal from a

caring person who

"Meals On Wheels took

and the hours in-

not just list the project

In my mind, they don't have a say in what happens or who attends if they don't contribute. I understand how your parents feel though. How nice the ceremony is or who's invited can be a painful discussion, but in this case their opinions should only count as long as they fall within the confines of your budget.

Be courteous and gentle when you explain how much you've

budgeted and what that means in terms of who can come, how many are there, and just how fancy this event will be. Now. it

would be really nice to involve your fiancée's mother in the planning. But at the end of the day, she does not make decisions. Make sure you involve them and their opinions, but it's you and your bride-to-be who have the power.

I know your parents love you, and they want it to be a wonderful day for everyone. But this is your wedding, not theirs. And by the way, this would be a really good time to consider premarital counseling. It amazes me how many people enter into a lifelong commitment without talking and thinking things through. And part of that should be you guys getting on the same page as to how you're going to handle interfering in-laws. You both obviously have some! -Dave

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

Community Connections

Help Yourself And Others This Summer

early to think about a resume to accompany those applications for future plans! What will you write when you put pen to paper on the line, "Community involvement / community service"? Will that line be blank, have a few one hour participations or will there not be enough space to express the talents, time and treasures that you have shared with others?

The "lazy, hazy days of summer" may be the best opportunity that you have in fulfilling that scrutinized section on the scholarship, college or job applications that are looming before you. If long range planning for the various applications is not on your "to do" list, may I suggest that it quickly become a high priority?

You might consider the following suggestions for making a difference in the community as well as on your applications:

Quality of service ranks high on the judging scale. Did it improve the quality of someone's life? Did it make a positive impact?

Quantity of service improves the judging scale. Did it require more than a few hours commitment on your part? Consider the difference between serving ten different projects for one hour versus serving ten hours on one worthwhile project.

Utilize your unique talents to assist others. What are your interests? How can you share them with others? Sharing an activity that you enjoy versus one that you dread is much more beneficial for everyone involved.



Pam

KETTERING

took a few minutes to visit — the only person they had contact with since yesterday's noon meal. One day I called an ambulance for a recipient that had fallen and stayed with her until help arrived. Delivering Meals On Wheels for three summers has taken me to a lot of homes and has raised my awareness of poverty, disability and elderly issues.

There are numerous opportunities right outside your back door. Summer volunteer activities abound!

• With this year's heat, there are many people whose health is compromised due to the intense heat. They should and could be checked on a couple of times a day.

• Small children in the neighborhood may want a friendly organizer to play games, put on a puppet show, enjoy a water gun splat or area beautification project.

• River Boat Days needs LOTS of volunteers. Help clean up the town before the event. • National and international archers come

to town for tournaments. Broaden your horizons by helping at their events. • Senior Games is approaching. The event

is growing each year and needs many volunteers with numerous skill sets. Call The Center for more information. • Ask peers, friends, and neighbors where

they volunteer. Their assistance in introducing you to their activity may bring a lifetime

Striving for that highly sought scholarship or that college/university that you have always dreamed of attending or grabbing that job that would be perfect for you may take some planning and energy on your part. Sharing your time, talents and treasures with your neighbors and community may be the ticket that will get you to the front of the line - START YOUR PLAN OF ACTION!

The United Way & Volunteer Services is here to help you get out of the starting gate. Call 665-6766 or email unitedway@iw.net for information. Check out our web site, www.yanktonunitedway.org, to read about a few of the volunteer opportunities and the agencies that utilize volunteers.

USD To Host 39th Honor Choir Concert

VERMILLION — The University of South Dakota and the South Dakota American Choral Director's Association will present the 39th annual South Dakota Honor Choir Concert at 7:30 p.m. on Friday, Aug. 3 at Aalfs Auditorium inside Slagle Hall on the USD

Guest conductor Dr. Lynne Gackle of Baylor University and 150 of South Dakota's best high school choral musicians will perform several classical and contemporary musical selections. Recent USD graduate and Yankton native Scott Arens will serve as accompanist for the performance. Tickets will be available beginning at 6:30 p.m. the day of the show.

Hundreds of students from across the state auditioned for the South Dakota All State Honor Choir. Students chosen for the choir will begin six days of rehearsal on Sunday, July 29 at the Muenster University Center Ballroom. Activities throughout the week for the choir members include a dance, talent show, movies and a barbecue.

Under the leadership of the South Dakota American Choral Directors Association, the South Dakota All-State Honor Choir formed in 1974 — provides a quality musical experience for the state's top high school vocalists. Current president of SD-ACDA is Dr. David Holdhusen, director of choral activities at USD. The annual summer event is hosted at one of South Dakota's universities or colleges with the choir conducted by some of the nation's finest musical directors. This is the second consecutive year and sixth time overall that USD has hosted this prestigious choral event.

For more information about the 39th annual High School Honor Choir Concert at USD, contact Holdhusen at (605) 677-5721 or email David.Holdhusen@usd.edu.

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