# 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 56, 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.
**Wii 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.
**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.

### 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 Ninth.
**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

### 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.

DAVE SAYS:

# Forget Mortgage Accelerator Plans

**Dear Dave,**
How do you feel about mortgage accelerator plans? Can you please explain them?
**— Doug**

**Dear Doug,**
Basically, there are two types of mortgage accelerator plans floating around out there. First, there's the old bi-weekly mortgage where you make half of a payment every two weeks. This will drop the length of time you'll pay on a 30-year mortgage down to about 22 years. Most companies will charge a fee to service these programs, but I think that's ridiculous. There's no way I'd pay someone to do this for me.

Think about it. There are 26 two-week periods in a year, and 26 half payments equals 13 whole payments. So, you're making an extra payment each year. That's why your mortgage gets paid off early. You can accomplish the same thing by writing a check for the principal only once a year. If you want to get really detailed, you can do the same thing each month by writing a check for one-twelfth of a payment.

The other kind of mortgage accelerator plan out there is a total rip-off. I'm talking about one where some companies will try to sell you a $3,500-piece of software tied in with a home equity line of credit, or HELOC. These things are often called money merge accounts. In this situation, you pay your bills out of the HELOC,

and your paychecks are deposited against the HELOC. Then, they'll apply whatever's left against your mortgage, and it "magically" pays off your mortgage faster.

The problem is that no matter how many times you move the shell, the pea is still underneath. Whether you use a HELOC or just a yellow pad to make a budget, if you want to make extra principal payments on your first mortgage, you have to live on less than you make. And there's no way I'm paying some rip-off company $3,500 for the privilege. Talk about stupid! You can do that on your own by making a decision to sit down every month with a pen and a piece of paper and write out your own monthly budget.

Now you know why I'm not a big fan of mortgage accelerator plans you have to buy. Here's the truth, Doug. There's no easy, magical formula when it comes to getting out of debt. It takes a lot of hard work and discipline. You can accelerate your own early mortgage payoff by living on less than you make and learning to control the person you see in the mirror every day!

**—Dave**

**LEAVE SOMETHING IN THE ACCOUNT!**

**Dear Dave,**
If I understand your budget plan, we're supposed to allocate every dollar toward something. If we did that, it would leave our account balance at zero. What do you do if your bank requires you to maintain a minimum balance in your account and charges you a service fee if you don't? **— Kristina**

**Dear Kristina,**
I think you misunderstood my plan. When doing a monthly budget, you should allocate every single dollar of monthly income, not every dollar in your account.

Your monthly budget should be based on income minus outgo. You always want to have a balance of some kind in your accounts. Otherwise, you'll end up paying a visit to the land of bounced checks, kiddo. And that's not fun for anyone except the bank, because they'll charge you for the trip!

**—Dave**

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

COMMUNITY CONNECTIONS:

# Counting On You To Make A Difference

**BY PAM KETTERING**
United Way & Volunteer Services

When the United Way & Volunteer Services' Advisory Board gathered around the table and shared ideas approximately thirteen years ago, little did we know that it would be the seed that sprouted forth the Yankton Area Mental Wellness Conference. The "what ifs…." soon became a quest of what would it look like to assist our community's contingency of mental health professionals to provide a local opportunity for their required certification? What would be needed to eliminate the need for so many people to travel to another city, stay over night, be away from family – not to mention the expense to obtain this certification? After months of dreaming, thinking and sharing ideas with the rule that "no idea is a dumb idea", the Mental Wellness Conference sprouted forth as a reality.

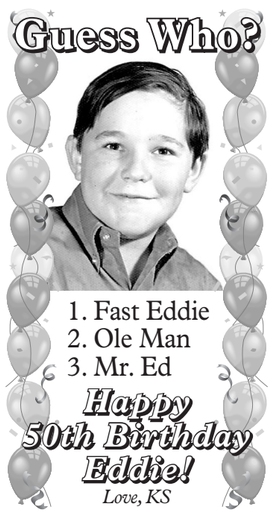
Starting with a one day, one speaker event to the current conference, it now covers topics pertaining to youth, elderly, mental illness, chemical dependency, stress relief, therapeutic interventions and treatments. All workshops revolve around the organization's logo, "Caring for Self…Caring for Community". This year's conference has 34 workshops plus large group presentations addressing music as therapy, ethics, psychiatric genomics, WRAP, rural healthcare and laughing (to end on a happy topic)! After the conference I hope to be able to speak about some of the topics that have never appeared on my radar screen! That is what makes this conference so interesting and educational.

The workshops reap the knowledge of experts near and far. College professors, drug and alcohol treatment professionals, psychiatrists, an attorney, nurses, doctors, social workers, an occupational therapist plus more will fill our minds during the two day conference. To share a sample of the variety of topics to be addressed are: ethics of personal relationships, holistic approach to mental illness, alcohol and drug involuntary commitment, raising ethically minded children, emotional cycles of deployment, treatment for children with sexual behavior problems, ethics in the workplace, myths of autism, growing old disgracefully, children of alcoholics, connecting the generations, community integration and recovery, gangs and how they affect our community and schools, dying-the final frontier and many more.

Kettering

At the close of the former conferences we ask the participants to fill out an evaluation form plus pick their brains for topics and individuals that would like to assist in the planning of the Mental Wellness Conference. We always receive great ideas and people eager to get involved with this very beneficial event. It will be exciting to see the ideas and who volunteers for future years.

Look for the bright yellow sign on the north side of Mount Marty College next week. The cars in the lot will have license plates from other states, multiple South Dakota counties in addition to all the Yankton plates that gather together over 250 people for this very special event, "Counting on YOU to Make a Difference."




## BIRTHDAYS

### DARRELL EKEREN

Ekeren

Darrell Ekeren of Mission Hill will be celebrating his 75th birthday on June 7, 2010. A card shower is requested.

Greetings may be sent to: P.O. Box 66, Mission Hill, 57046.

### Solberg-Strahl

Christine Louise Solberg and Michael Thomas Strahl were married May 1, 2010 on the shore of Lake Minnetonka in Excelsior, MN with the Rev. Thomas Ingalls, uncle of the bride, officiating.

Parents of the couple are Alec and Lois Solberg of Volin, SD, and Rick and Julie Strahl of Maple Grove, MN.

Maid of Honor was Carrie Solberg, sister of the bride. Bridesmaids were Kendra Strahl and Heather Strahl, both sisters of the groom.

Best Men were Peter Underthun and Robert Brandanger. Michael Hutchens also stood with the groom.

The bride is a graduate of Gayville-Volin High School, and the University of Minnesota-Twin Cities. She is employed by Allina Hospitals and clinics as a pharmacist.

The groom is a graduate of Osseo High School, and St. Cloud State University. He is a financial consultant with Strahl Financial in St. Louis Park, MN.

Following a honeymoon trip to Spain, the couple make their home in Minneapolis, MN.

# CPR Week Celebrated June 1-7

Would you know what to do in a cardiac emergency? During CPR Week (June 1-7), the American Heart Association has a goal to teach 1 million Americans on how to respond.

Anyone can help the association reach its goal by:

• Playing the "Be the Beat" video game for teens at BeTheBeat.heart.org

• Watching the Hands-Only CPR video at cprweek.org

• Training on CPR Anytime, a self-directed, at-home CPR kit. Kits can be ordered at cpranytime.org

Hands-only CPR is simple and involves two steps: 1. Call 911. 2. Push hard and fast in the center of the chest until help arrives. Hands-only CPR will be demonstrated at the Start! Heart Walk August 28th at 8 am at Falls Park. The event is free; however, attendees are encouraged to raise funds for the American Heart Association.

You can form a team of fundraising walkers by going to www.southdakotaheartwalk.org <http://www.southdakotaheartwalk.org> . Local cause partners of Start! include Avera Heart Hospital and the South Dakota Beef Industry Council.

For more information about CPR Week, visit CPRweek.org.

# Make A Splash At The Library — Read!

**BY KATHY JACOBS**
Yankton Public Library

Hurry into the library and join our summer reading program! Plan to attend the exciting programs and events we are hosting for children of all ages. This summer's theme "Make a Splash-Read!" will explore water from bubbles to boats and promises to be oceans of fun! The programs are free and open to everyone.

The library cares about children and has planned programs to keep them reading and learning all summer. Children can read or be read to and count their minutes to earn "reading bucks" that can be cashed in at our Coral Read Store. It is a proven fact that children who keep their brains active during the summer enter school in the fall more ready to learn and succeed.

The library has a multitude of programs that are both entertaining and educational. Here are just a few of the programs and activities we have planned: endangered species of the Missouri River, Fish Hatchery presentation, Missouri River National Recreation program, water smart safety tips, Zoo Mobile from the Sioux Falls Great Plains Zoo, a magic show, design days, story times, a KCAU weather personality, Tropical Creations presentation, Super Hero Movies & You, family movie night and much, much more!

Registration is currently open with our kick off day on Monday, June 7. Children can come in all day to decorate their booklets and help decorate the library. At 6:30 p.m., we will feature a story time with live alligators. Yes, you read right! We will have two alligators, one almost five feet long and the other almost three feet long. Children will be able to touch the gators and "get up close and personal!" You won't want to miss this!!

This year's activities are better than ever. The committee has planned programs for preschoolers to teens. The prize store is filled with great items for all ages.

Thanks to those businesses, organizations and individuals who are helping to make our program a success through their donations. Both the library and our readers appreciate your support. All who enter the library can see our donor list on the east entry bulletin board.

The Siouxland Community Blood Bank will be here on Friday, June 18, from 10-2:30. The drive is now online, allowing you to register. Go to www.donorsaves.org and schedule your time. They are accepting both whole blood and double red cells.

Readers Anonymous will discuss The Work of Wolves by Kent Meyers on June 8. This club, which is always open to new members, meets the second Tuesday of each month, at 1 p.m.

The evening book club meets the third Tuesday of each month at 5:30 p.m. On June 15, they will discuss The Tall Pine Polka by Lorna Landvik.

Once again, our patrons were extremely generous during our Food for Fines week. In May, we collected 110 cans of tuna and 67 boxes of Tuna Helper for the Contact Center. Thanks! During June 12-19, we will collect peanut butter and jelly.

Thanks to all who participated in our focus groups and completed the online survey. Some of your suggestions have already been implemented. As we begin planning for fall programs, we will use your program suggestions to fill our calendar and look for ways to provide the new services you suggested. If you have additional thoughts that you haven't yet shared with us, please feel free to speak with me.

We are looking for multiple copies of the following book titles so that we can make book kits for book clubs: The Secret Life of Bees, Gilead, The Glass Castle, Vinegar Hill, Running with Scissors, The Road, Where the Heart Is, and Water for Elephants. If you have any of these titles and would like to donate them to the library, please bring them to the front desk and tell us they are for book club kits.

Summer hours begin on Memorial Day weekend. We will be closed on Sunday and Monday, May 30-31, in celebration of Memorial Day. Summer hours will then be in place until Labor Day. The library is open the following hours: Monday and Tuesday, 10 a.m. to 9 p.m.; Wednesday and Thursday, 10 a.m. to 6 p.m.; Friday and Saturday, 10 a.m. to 5 p.m.; Sunday, closed.

Friends of the Library will hold their monthly book sale on Saturday, June 5, from 10-1, in the garage. They continue to accept donations of gently used books to stock their shelves.

Did you know that in 2009, over 13,000 people visited the Yankton Community Library every month! The library recorded over 3,600 computer usages per month last year.

You can reach the library at 605-668-5275 or e-mail me at kjacobs@sdln.net. View us online at http://www.yanktonsd.org/yankton/library/index.php.

Bridal Directory

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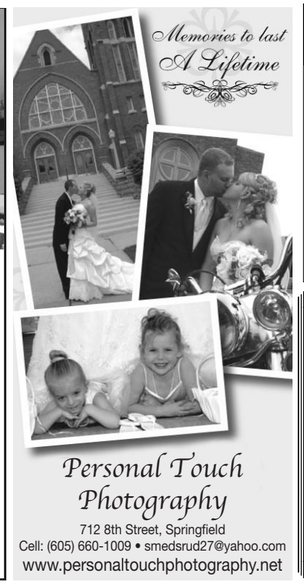

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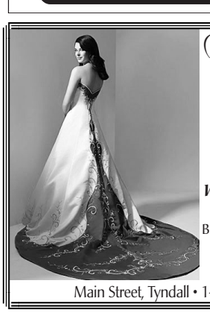
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