

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, PO Box 56, 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. RTEC 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

THIRD THURSDAY
HSC Friendship Club, 5 p.m., June: Whimps, Burbank, 605-665-5956

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

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.m., The Center, 605-665-4685
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 1 p.m., The Center, 605-665-4685
River City Harmony Sweet Adelines, 6:30 p.m., First United Methodist Church, 11th and Cedar, 605-661-7162
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694
Heartland Humane Society Board Meeting, 6:30 p.m., 601 1/2 Burleigh
Yankton Parks Advisory Board Meeting, 5:30 p.m., RTEC, 1200 W. 21st Street

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Yankton Area Writers Club, 7 p.m., Yankton Library, 605-664-6582
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street
YHS Booster Club Meeting, 7:30 p.m., Summit Activities Center Meeting Room, 605-665-4640

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-205
Friends Of The Yankton Community Library, 5:30 p.m., Yankton Library, 515 Walnut
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
Open Cards, 12:45 p.m., The Center, 605-665-4685
NAMI (National Alliance on Mental Illness) Connections Support Group, 7:8-8:30 p.m. 301 Capitol Street, basement conference room, 605-661-4434.
Bingo, 7-9 p.m., The Center, 605-665-4685
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St, Vermillion.
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St, Vermillion

No Option But Education

BY DAVE RAMSEY
daveramsey.com.

Dear Dave,
I hear you talk about using an ESA when it comes to funding college for your kids. What can you do with an ESA, though, if your child decides he or she doesn't want to go to college?

— Anonymous

Dear Anonymous,
You may just have to shoot the kid. I'm kidding, of course, but if something like that happens, you're going to get killed on the investment. An Education Savings Account (ESA) can only be used for education. If you use it for anything else, you'll get hit with a 15 percent penalty plus your tax rate. The government's going to take about half of your money and maybe more.

Now, college is a great idea, but should everyone go to college? Of course not. Some people just aren't cut out for college,

and some kids don't need four years at a university to find the training they need to do what they want to do in life. In our house, we just talked about college as if it were going to happen from the very beginning. We said things all the time like, "This money is going into your college fund." An ESA makes perfect sense in this kind of situation, but if the entire family isn't committed to the importance of getting an education, then you shouldn't be loading up an ESA.

But hey, if a kid doesn't want to go the traditional college route, there's always specialized training in several fields and plenty of vo-tech schools around. An ESA can be used for lots of these kinds of things, too, as long as the school participates in the



Dave RAMSEY

federal student aid program.

I don't have a problem with any of that, as long as there's a plan. But letting a kid get the idea that they're just going to party and lie around while mom and dad hand half of that ESA over to Uncle Sam? Really?

I don't think so!
— Dave

WHAT'S A GOOD RETIREMENT GOAL?

Dear Dave,
Do you recommend that people have a certain goal percentage or dollar amount saved for retirement?

— Faith

Dear Faith,
Well, life doesn't generally happen in linear fashion. In my opinion, your overall goal—closely and constantly adjusted and mon-

itored—should go something like this: Build a nest egg that you can live off about eight percent of. If you have \$500,000 stashed away, then that would mean about \$40,000 a year. If you'd rather live on \$80,000 a year at retirement, you'd need \$1 million. Otherwise, you're liable to start counting on the government. And we all know how well they handle money...

Want to know where I got this figure? Throughout the history of the stock market, the Standard & Poor 500 has averaged between 11 and 12 percent. Some folks don't think it will average that in the future, but they didn't think it would when it was booming, either.

But, if inflation runs about three or four percent, and you're making 11 to 12 percent, you can pull out eight percent, and you're still leaving enough in there to give yourself an inflation raise every year and not touch your nest egg.

— Dave

COMMUNITY CONNECTIONS

Moving Day Has Arrived

BY PAM KETTERING
Yankton Area United Way

The Non-Profit Center has had this week circled in red for many days. This is the week of THE MOVE! The United Way & Volunteer Services Board of Directors considered office site options in March when considering the five year lease ending June 30. That was the seed of the process. The germination set in when looking at options for not just one office site, but eleven!

The search was on! We looked and looked and found it! Marne Creek Professional Offices was the answer we were seeking. The available office space had offices on the perimeter and open spaces in the middle. Measuring the open area, sketching in hallways and additional office space and then measuring and sketching some more, the "foot print" was ready for boards and nails.

Back at the home front, each agency went to the basement to down size. The new site had lots of advantages; however, comparable storage space was not one of them. Rummage sales, garbage cans, trading special stuff all took place in the adventure of finding new homes for the excess.

After a two-day move of desks, bookcases, filing cabinets and more boxes than can be counted, the new offices are brimming with chaos. Volunteers and agency directors are fatigued. Internet and phone lines are tested for connections. Everyone is hoping that this does not occur again for a very, very long time! By Monday, June 27th, we will be greeting you at the west door in our new digs at 610 W. 23rd St. In the near future - after the boxes are unpacked and pictures are hung, we will be hosting an open house. The contact information remains the same - PO Box 387, phone at 665-6766 and email is unitedway@iw.net.

Retired & Senior Volunteer Program (RSVP) is one of the twenty-one affiliated United Way & Volunteer Services' agencies. Please continue reading about the great works accomplished by this program.

Flood disaster relief, helping a child read, mentoring a child or an adult with disabilities, providing computer skills to a local non-profit agency, delivering a meal to an elderly shut-in. These are just a few services that RSVP volunteers provide. There are 223 RSVP volunteers in the Yankton area providing these types of services and many more to answer the call of their neighbors in need.

RSVP engages adults age 55 and over in volunteer opportunities that match their personal interests and makes use of their skills and life-long experiences. Last year, RSVP volunteers provided nearly 34,000 hours of community service to meet local needs by assisting students with reading, mentoring, assisting at the Children's Summer Lunch Program, providing reading outreach, and staffing the local Clothing Closet just to name a few. Through such efforts, RSVP is meeting needs that strained local budgets are facing. The volunteer services through RSVP in 2010 had an approximate value of \$408,000.00 saving these agencies valuable resources. Funding cuts are affecting all agencies, including RSVP, which has increased demand for volunteers and the services they provide.

All volunteers are placed in volunteer work stations under the direction of local public and private non-profit agencies. RSVP volunteers are contributing their time at 58 work stations in the Yankton community such as; The Center, Meals on Wheels, Dakota Territorial Museum, Yankton Police Department, Big Friend Little Friend, Yankton Literacy Council, Webster, Stewart, Lincoln and Beadle elementary schools, Yankton Transit, Yankton Community Library, The Sack Pack Program and many more volunteer work stations.

To learn more about the Retired & Senior Volunteer Program, contact Deb at 605-260-3100 or stop by the office at 231 Broadway until June 20 and 610 West 23rd Marne Creek Building after that date in the United Way Non-profit Center.



Pam KETTERING

Get the Facts Before You Buy

PIERRE — Transient vendor season is under way in South Dakota, a time when out-of-state vendors roll into the state to sell their products and services. While many of the vendors are legitimate, the South Dakota Department of Revenue advises people to take common-sense steps to ensure vendors are reputable before doing business with them.

If you're considering hiring a person to provide repair or construction services, the department advises you to:

- Ask for a price quote, in advance, in writing.
 - Question the contractor about a permanent address and telephone number, and don't assume that if the information they provide is local, they're a local business. Transient vendors often have business cards printed with local mailing services or motel addresses and telephone numbers.
 - Ask for a list of local references and check them before making a decision.
 - Ask if the contractor has worker's compensation and general liability insurance. If vendors are not properly insured, homeowners may be liable for accidents that occur on their property.
 - Be careful about paying for work in advance; before making final payments, make sure transient vendors have paid their local suppliers or you may be held liable for unpaid materials.
 - Make sure you're completely satisfied with the work before paying the bill, and don't pay more for the job than originally quoted unless you've given written approval for the additional work or cost.
- Out-of-state vendors often travel to South Dakota to sell

items like fruit, seafood, meat packages, paintings, magazine subscriptions, rugs, T-shirts, sunglasses, household cleaners, furniture, stuffed animals, and asphaltting and roofing services. Asking the right questions when approached by those vendors can help you avoid making a purchase you may regret.

State law requires everyone selling products or services to have a current South Dakota sales or contractors' excise tax license. To verify if the license is valid, call the Department's toll-free helpline at 1-800-829-9188.

All sellers must provide you with a contract or receipt at the time of sale showing the date, merchant's name and address, and a statement informing you of your right to cancel the contract within three days. After proper cancellation, the seller has 10 days to refund your money.

If you have doubts about the vendor or think you may have been the victim of a scam, call your local police department or county sheriff's office immediately. You can also contact the Attorney General's Consumer Protection Office at 1-800-300-1986 or by email at consumerhelp@state.sd.us. Be prepared to give as much information as you can about the vendor, including the name of the company and salesperson; company address and telephone number; and make, model and license number (if possible) of the vehicle the vendor was driving.

For more information on transient vendors, contact the South Dakota Department of Revenue's toll-free helpline at 1-800-829-9188.



Weinrich-Matuska

Michelle Ann Weinrich and Joseph James Matuska announce their engagement.

Parents of the couple are Tom and Ruth Weinrich of Pierre, NE; and Doug and Tammy Matuska, Yankton, SD.

Michelle is a 2004 graduate of Pierce High School and a 2008 graduate of Dana College with a B.A. in Graphic Design. She is currently employed with Affiliated Foods Midwest in the Ad Department.

Joseph is a 2004 graduate of Andes Central High School and a 2008 graduate of S.D. School of Mines and Technology with a B.S. in Civil Engineering. He is currently employed with Nucor-Vulcraft as a Design Engineer.

The couple is planning a July 9, 2011, wedding.

IT'S SO BIG WE CAN'T DO IT IN ONE WEEKEND!

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