

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. 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: Wild Bill's in Gayville, 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

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

Parks Advisory Board Meeting Slated

The City of Yankton Parks Advisory Board will meet at 5:30 p.m. Monday, July 2, at the Technical Education Center, 1200 West 21st St. This meeting is open to the public.

The Clothing Closet Holiday Schedule

The Clothing Closet in Yankton will be closed on Tuesday, July 3. It will be open on Friday, July 6.

Alex's Lemonade Stand Benefit Planned

VERMILLION — An "Alex's Lemonade Stand" benefit will be held at Vermillion's Barstow Park, located at Carr Street and Cherry Street, on Wednesday, July 4. The event runs from 6-9 p.m.

All the proceeds of this lemonade stand will go to the Alex's Lemonade Stand Foundation. It then goes to fund research for a cure for pediatric cancer.

The founder of this foundation started her first lemonade stand when she was 4. Her name was Alex Scott and she was diagnosed with cancer before she even turned one. She wanted to help other kids with cancer so she held lemonade stands. Her first one raised more than \$2,000. She passed away three years later.

Donations are always welcome. For more information, contact Anjie or Ashley at oneuponecure@hotmail.com or visit <http://www.alexlemonade.org/mypage/85274>.

Free Swim Carnival Being Held In Yankton

Cool off at the FREE annual swim carnival held at Memorial Park Municipal Pool on Wednesday, July 4 from 12:30-4:00 p.m. There will be races, coin dives, watermelon, and a great deal of fun for all. This event is sponsored by First Dakota National Bank and the Yankton Department of Parks and Recreation.

For further information, please call 668-5234 or stop by the Summit Activities Center at 1801 Summit Street, Yankton, SD. Remember to follow the Yankton Parks and Recreation on our Facebook Page.

U.S.S. Columbus Veterans Members Sought

FORT WAYNE, Ind. — Navy and Marine Corps shipmates who served on the USS Columbus CA-74/CG-12 from 1944 through 1976 and the USS Columbus (SSN-762) past and present, if you would like to share memories and camaraderie with old friends and make new ones, contact Allen R. Hope, President, 3828 Hobson Road, Fort Wayne, IN 46815-4505. Home: (260)486-2221, 8 a.m. to 5 p.m. Eastern Time. Fax: (260)492-9771. E-mail: Hope4391@frontier.com

Also, the USS Columbus CA-74/CG-12/SSN-762 Reunion will be held Sept. 12-16, 2012 at Holiday Inn Portland Airport, Portland, Ore. For more information, contact Hope at the above addresses.

Dave Says

What Goes Up Must Come Down

BY DAVE RAMSEY

Dear Dave,
I'm about to graduate from college, and I'm following your plan and trying to focus on my future financial situation. Is the current down economy a cyclical thing and just part of life? —DJ

Dear DJ,
It is. There are always cycles in the economy. I know you hear all this talk about this is the worst recession since the Great Depression, but that's a bunch of bull. It was worse in 1982, when the Jimmy Carter era came to a close. We had double-digit inflation, double-digit unemployment and home interest rates were at 17 percent.

The current situation has been kind of long and boring. Things haven't really rebounded quickly. Instead, they've just kind of wallowed around and crawled along. There are a lot of theories as to why it's happened this way, but the truth is it's a part of life. Just like you have good and bad times

in your personal life, there will always be good and bad times in your financial life. That's why you need a solid, common-sense financial philosophy that works when things are up and when things are down. The principles I teach about not having debt and investing conservatively over the long haul work every time.

Right now, I'm tempted to invest like a wild man and put every dollar I can find into investments, because everything is on sale. It's a great time to buy real estate and put money into mutual funds. The best time was about a year and a half ago, but the deals are still there.

Just keep investing and working your plan. The idea that you're graduating at bad time and never going to have a good life is just plain wrong. There's always



Dave RAMSEY

some good and some bad out there, and the cycles will always come and go.
-Dave

Dear Dave,
My husband and I are debt-free, and we have \$100,000 saved. We like to give, rather than loan, money to family members if they're having financial problems. Can you give us some advice on how to establish giving

guidelines? —Susan

Dear Susan,
First, you can't give to a level that it starts to make you worry about your future. Your first obligation is to your own household. Once that's done, you can help family members and your immediate community as best you can without weakening yourself.

The big thing in this scenario, I think, is to make sure you're help-

ing someone get back on their feet. You're not helping when you give a drunk a drink, so you have to ask yourself if your generosity is really helping them or if you're simply enabling irresponsible behavior.

I'm not saying this because I'm a control freak. I'm saying it because I don't believe in investing God's money unless I see a positive return on investment. In human terms, that means helping someone get out of a mess they're in, while at the time seeing that they are working to make sure they never end up back there again. If they're buying cigarettes or lottery tickets with the money, then you're not helping them.

Taking this stance isn't mean, and it doesn't indicate that you don't love your family. It means you're loving them well and want what's best for them.

—Dave

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

New Rural Housing Initiative Comes Together

The Rural Housing Collaborative (RHC), comprised of statewide and regional housing partners, has gathered resources to launch a new pilot initiative for rural communities who are in need of assistance with housing development.

"What we've learned over the past eight years is that communities need someone to walk beside them as they begin the process of developing housing for their community," founding Rural Housing Collaborative member Greg Henderson of Planning and Development District III said.

The new pilot initiative, called Home Address, pairs a rural housing coach with communities who will help guide them through the housing development process. Communities will also form a cohort that meets periodically for trainings, and who can learn from one another as they move through the process.

"Many rural communities across South Dakota are in a housing crisis. We've worked with communities who are crippled economically because of a shortage of appropriate housing. When businesses cannot hire because there is no place for new employees to live, they can't grow, and economic development in the entire region suffers," said Beth Davis, President of

Dakota Resources.

Home Address seeks communities who can put together strong leadership teams, a local coordinator, and match up to \$10,000 in financial resources over an 18 month period. Communities selected to participate will receive one on one assistance from a rural housing coach, access to a network of rural housing resource providers, a \$5,000 matching investment to pay a local coach, and up to a \$5,000 match to complete a local housing assessment.

"Our goal is to help rural communities understand their housing needs, and help them respond appropriately," said project coordinator Lindsey Karlson of the Rural Learning Center. "We know that local leaders are the lifeblood of small towns. There are no developers who will swoop in to build the next development. Rural communities who have been successful with housing have taken responsibility for their housing."

Interested communities should submit an Intent to Apply by July 20 and their final application by Aug. 17. The intent to apply and additional details can be found at www.ruralhousingplaybook.com.

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Independence Day Deadlines

The **Yankton Daily Press & Dakotan** will be closed **Wednesday, July 4th**, for the **Independence Day** holiday.

The following deadlines will apply:

Thursday, July 5 newspaper 5 p.m., Friday, June 29th

Friday, July 6 newspaper 5 p.m., Monday, July 2nd

Saturday, July 7 newspaper 5 p.m., Tuesday, July 3rd

There will be no newspaper on Wednesday, July 4, 2012.

YANKTON DAILY
PRESS&DAKOTAN

319 Walnut, Yankton, SD • www.yankton.net
605-665-7811 • 1-800-743-2968

SCHOLASTICS

BUENA VISTA UNIVERSITY

Caitlin Hof, from Yankton, was recently honored at Buena Vista University's student recognition event.

Caitlin was inducted into Alpha Chi, a national honor society recognizing scholarship in all disciplines, promoting academic achievement and encouraging its members to continue their lives as scholars. Membership is restricted to ten percent of the senior class having a cumulative grade point average of 3.5 or higher and five percent of the

junior class having a cumulative grade point average of 3.65 or higher.

MISSOURI S&T

Travis Buckneberg of Lennox, a freshman in engineering at Missouri University of Science and Technology in Rolla, Mo., has been named to the honor list for the 2012 Spring semester.

Honor list recipients must have carried a minimum of 12 hours and had grade point averages of 3.2 or above out of a possible 4.0

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Steffens to Celebrate Anniversaries

Mr. & Mrs. Leon Steffen
Leon and Linda Steffen will celebrate their 45th wedding anniversary on September 2, 2012, in Crofton, NE. Public is welcome to an anniversary dance at the Crofton Auditorium at 7 p.m. Admission is free-will donation.
Leon and Linda were married on October 21, 1967, at Bow Valley, NE. They have 3 daughters: Lori, Independence, MO; LeAnn, Belle Fourche, SD; Lisa and son-in-law, Dusty, St. Joseph, MO; grandsons: Cody and Caden, Belle Fourche, SD; and Darren, St. Joseph, MO. They live near and work in Eureka Springs, AR at the Great Passion Play.
The anniversary dance will also be celebrating, Wendy and Aaron Glaziner, Nathan and Juli Stratman, Darrel and Audra Kidd, Art and Kristi Hill, Tim and Lois Steffen, Kim and Kevin Johnson, Chris and Arlene Werner.

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CALL THE P&D AT (605) 665-7811

60th Anniversary

Dallas & Olga Jorgensen
will be celebrating their 60th wedding anniversary on June 28th, 2012.
Their family requests a card shower. Cards may be sent to: Mr. & Mrs. Dallas Jorgensen, 503 Linn St., Yankton, SD 57078.
They were married at Trinity Lutheran Church in Yankton, SD in 1952.
They have two children: Steve Jorgensen & Rosalie Turk, both of Highland Ranch, CO. They also have six grandchildren.

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