

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
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Billiards, 10 a.m., The Center, 605-665-4685
ASHH Toastmasters Club 6217, noon, Avera Sacred Heart Pavilion, conference room no. 2, Yankton, 605-665-6776.
Pinochle, 12:45 p.m., The Center, 605-665-4685
Dominos, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.
Love Addicts Anonymous, 7 p.m., for women, 120 West Third Street, Yankton. 605-760-5307.
AA, Alano Group 8:30 p.m., speaker, 1019 W. 9th St, Yankton.
Weight Watchers, 5:30 p.m., 413 W. 15th Street. Weigh in 45 minutes before meeting. For more information, call 605-665-2987.
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 605-665-8442
Yankton Area Banquet, 6-7 p.m., United Church of Christ, Fifth and Walnut

FRIDAY

Alanon, 8 p.m., open meeting for all newcomers, Riverview Reformed Church, 1700 Burleigh, Yankton.
Line Dancing, 9:30 a.m., The Center, 605-665-4685
Quilting, 10 a.m.-3 p.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Partnership Bridge, 1:30 p.m., The Center, 605-665-4685
AA, Alano Group 7 p.m., Big Book Study, 1019 W. 9th St, Yankton.
Bingo, 7-9 p.m., The Center, 605-665-4685 (open to the public)

SATURDAY

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.

SUNDAY

AA, Alano Group 7 p.m., discussion, 1019 W. 9th St, Yankton.

MONDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Interchange, noon, Minerva's Bar and Grill, 605-760-7082.
Whist, 12:30 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Cribbage, 1 p.m., The Center, 605-665-4685
Hand & Foot Cards, 1 p.m., The Center, 605-665-4685
English as a Second Language classes, 2-5 p.m., United Church of Christ, Fifth and Walnut, Yankton. (605) 660-5612.
Narcotics Anonymous "Road To Recovery" Group, 8 p.m., open meeting, First United Methodist Church (northeast door), 207 W 11th St, Yankton

SECOND MONDAY

Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998
Tri-State Old Iron Association Meeting, 7 p.m., JoDeans Restaurant, 605-665-9785.
Yankton Area Writers Club, 7 p.m., Fry'n Pan Restaurant, Yankton, 605-664-6582
Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street

Volunteers Announce
\$125,000 In Grants
Through Frontier Fund

RAPID CITY — Seventeen nonprofits in South Dakota representing a cross-section of missions have received grants from The Frontier Fund, the all-volunteer, community-driven fundraising initiative that raised \$125,000 in a little over three months in celebration of the state's 125th year of statehood.

The grant recipients were chosen by a group of South Dakotans from across the state-many who work at nonprofits or are philanthropists-who gathered together in the state's capital of Pierre in December to review the grant applications and, collectively, determine how the fund would be dispersed.

"The volunteers of The Frontier Fund, and those who were part of the selection committee, prioritized projects that reflected our South Dakotan values of resilience, resourcefulness, innovation and determination," explained Kelly Gibson of Rapid City, chair of the selection committee and a program director of National Relief Charities, a national nonprofit that serves Native American communities across the country.

"After receiving 79 grant requests, we had wonderfully invigorating, meaningful discussions about the critical need for civic participation to drive change in our communities," she continued. "The group placed particular emphasis on those proposals that reflected regional thinking and cooperation, demonstrated through both a clear

understanding of the community's needs and a culturally sensitive response to them."

Gibson also said that she hopes the awarding of these grants will shed more light on the grassroots efforts happening in communities across South Dakota, and will bring more attention to the need to support these good works.

The recipients of The Frontier Fund include:

- Native American Community Board, Lake Andes (\$9,979): This group protects the health and human rights of indigenous people through cultural preservation, coalition building, reproductive justice and other means to ensure safe communities for women and children. The grant will be specifically used to engage youth in a series of focus groups to identify their particular needs and ideas for resolving them.

Dave Says

Serious About Getting Out Of Debt?

Dear Dave,
Should you budget for mad money, or just carrying around cash, when you're trying to get out of debt?

— Aurora

Dear Aurora,
What really matters is the amount of mad money you allow yourself to have. Everyone needs a little pocket money. It's probably not going to throw you off too much if you put \$10 or \$20 in there. But \$100 or \$200? That's a bit much when you're scrimping, saving and supposedly working hard to get out of debt.

Think of it as a safety valve, Aurora. Everyone needs a break and a little fun now and then. Whether it's grabbing lunch out, or going to a movie once in a while, you need to relax and let off little steam.

Just make it part of your regular monthly budget, and stick to the amount. Little things like this will help keep your total money makeover moving in the right direction without wearing you out!

— Dave

IT'S A BETTER IDEA TO PRE-PLAN

Dear Dave,
My wife passed away last year, and she was just 43-years old. I paid cash



Dave
RAMSEY

so sorry you have to go through this, but I'm glad to hear you were in good enough shape financially to handle the burden. That means you were both very wise with your money.

My advice is to pre-plan, but don't prepay. As you discovered, having to make important decisions in the midst of that kind of grief is a hard thing to do. Sometimes, people are so emotional during times like these that they make bad decisions. So, pre-planning and making selections ahead of time is a great idea.

But it's never a good idea to prepay

for the funeral and all the arrangements. Now, I'm getting solicitations from the funeral home, wanting me to prepay my own funeral. I'm 45-years-old. Is this a good idea?

— Dave

Dear Dave,
God bless you and your family. I'm

for this kind of thing, and here's why. If you live to an average age, for what you'd prepay today at age 45, you could invest the amount, be self-insured for that kind of thing, and in all likelihood have a ton of money sitting there when your time comes.

Events like this make you realize the need for proper planning, but don't ever prepay them. Lots of people in the funeral industry don't like me for this stance, but that's just because they make lots of money on prepayment plans.

— Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books, including Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Public Warned
Of Increased
Scams In SD

PIERRE — Attorney General Marty Jackley is asking consumers statewide to reach out to their friends or neighbors to warn them of the dangers of sweepstake scams.

The Attorney General's Consumer Protection Division has had several victims come forward to file formal complaints against these types of telemarketers. Many of the complaints come from victims who believed they were working with Publisher's Clearing House, when in fact they were wiring money out of the country to places like Jamaica. One senior has wired as much as \$8,000 to an unknown source.

"Take the time to talk with friends, neighbors and coworkers to make sure they understand the danger in responding to sweepstake offers. Keep in mind that the minute the telemarketer asks for an upfront fee to receive a sweepstakes winning, it is a scam," said Jackley.

Here are three tips to avoid getting caught in a sweepstakes scam:

- If someone sends you a check and asks you to send money back in return, don't. No legitimate offer would expect you to send money back if you have been deemed a winner.
- Be cautious of sound alike names. Scammers often use the names of legitimate companies in an attempt to deceive and gain consumers trust.
- If someone asks you to wire money to claim a sweepstakes prize, don't. Legitimate companies do not ask for money upfront to cover fees and they do not ask for money to be wired before an award can be paid out.

If you have been a victim of this scam or would like additional information contact the Attorney General's Consumer Protection Division at 1-800-300-1986 or consumerhelp@state.sd.us.

Best Of Category



COURTESY PHOTO
Katie Fye of Randolph earned Best of Category Gold Medal for her work, "Soldier," in Mixed Media category during the Lewis and Clark Conference Art Show, hosted for the first time at Wayne State College on Feb. 27.

March Is Intellectual And
Developmental Disabilities Month

PIERRE — Each year, during March — Intellectual and Developmental Disabilities Awareness Month — the South Dakota Council on Developmental Disabilities, along with the Center for Disabilities at Sanford School of Medicine at the University of South Dakota, and South Dakota Advocacy Services, focus on people's abilities and similarities rather than differences, and encourages everyone to welcome people with intellectual and developmental disabilities into their communities. Many new opportunities are emerging in this spirit throughout the state, including community-based employment options and residential opportunities that more fully integrate people with disabilities. The 2015 theme for the month reflects this spirit — "Can Do, Like You!"

South Dakota Gov. Dennis Daugaard has signed a

proclamation declaring March as Intellectual and Developmental Disabilities Awareness month in South Dakota.

Statewide, and across the nation, organizations devoted to serving individuals with developmental disabilities are planning special events in March to raise public awareness of the many abilities people have, regardless of disability. "Can Do, Like You" encourages people to understand that when people with disabilities are welcomed into local neighborhoods, workplaces, houses of worship and schools everyone wins. "This is a time when our organization focuses on encouraging the public to better understand the individuals we serve," said Tim Neyhart, Executive Director of S.D. Advocacy Services.

"During Intellectual and Developmental Disabilities Awareness Month, we encour-

age people to learn more about people in this community who have intellectual and developmental disabilities and to recognize that all of us have talents and abilities that we can offer to make this a better place to live," commented Arlene Poncelet the Director of the S.D. Council on Developmental Disabilities.

"This is the month where we celebrate the fact that everyone brings different abilities to the table," said Wendy-Parent Johnson, Center for Disabilities executive director. "The more diverse our communities become, the better it is for all of us.

Neyhart, Poncelet, and Parent-Johnson encourage everyone to get acquainted with someone who has a developmental disability. "You'll learn that everyone has something to offer and that when we are all together our communities are stronger, we accomplish more and everyone wins!" said Neyhart.

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