

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 FRD Calendar, PO Box 36, 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.
Serfoma, 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.

THIRD THURSDAY ONLY
HSC Friendship Club, 5 p.m., C.J.'s, (605) 665-5956
Game Night, 6-9 p.m., The Center, 900 Whiting Drive.
Catholic Daughters of America, 7 p.m. rosary, 7:30 p.m. meeting, Sacred Heart Cafeteria, (605)665-2795.
Lewis and Clark AARE, 7 p.m., The Center, 900 Whiting Drive (605)665-2609.

FOURTH THURSDAY ONLY
Connecting Artists, 7 p.m., GAR Hall, 508 Douglas, Yankton, (605)286-3957.

Friday

Exercise & Current Events, 8:30 a.m., Pine Lane Estates, 2905 Douglas
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 Lane 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 W 9th.
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.

Sunday
Alcoholics Anonymous Daily Reprieve, 8 a.m., 12-24 Club, 1019 W 9th.
Alcoholics Anonymous Alano, 8 a.m. and 8 p.m., 12-24 Club, 1019 W. 9th.
Marian Prayer Group, 1 p.m., Adoration of the Blessed Sacrament, Chapel of St. Joseph, House of Mary Shrine, Lewis and Clark Lake. 665-1119
Coffee Time and Visiting, 2 p.m., 2905 and 2903 Douglas Ave.
VFW Auxiliary Bingo, 6:30 p.m., VFW Club.
One Hour Experience, 6:30 p.m., MJC building USD 712-251-8860.

THIRD SUNDAY ONLY
Yankton Jaycees, 7 p.m., Chamber of Commerce meeting room

Northeast Spring Dean's List Released

NORFOLK, Neb. — Officials at Northeast Community College in Norfolk recently released the President's Honor List and Deans' Honor List for both full- and part-time students for the Spring 2010 Semester. To be named to the President's Honor List, students must earn a perfect grade point average of 4.0. Students named to the Deans' Honor List must have earned a grade point average of 3.75 or above. Area students included:

PRESIDENT'S HONOR LIST FULL-TIME

Nebraska
Crofton: Brittany Schieffer
Fordyce: Thomas Steffen
Hartington: Mark Dendinger, Alyssa Fischer, Karla Pick
Verdigris: Brandon Pierce
Wausa: Jeffrey Dunn, LaVerne Hauger, Kenneth Kumm, Nevin Peters

South Dakota
Jefferson: Haylee Monk
Springfield: Ethan Burk
Tyndall: Sean Bauder
Vermillion: Mason Eichelberg

PRESIDENT'S HONOR LIST PART-TIME

Nebraska
Allen: Pamela Wheeler
Bloomfield: Greta Friedrichsen
Crofton: Daniel Buschkamp
Hartington: Jordan Anderson, Steve Craig, Mikayla Ford, Cassandra Howey, Karley Jackson, Benedict Lammers, Shanna Leise, Taylor Miller, Tracy

Peitz: Ellie Pinkelman,
Danielle Steffen, Lisa Weier, Jason Vint, Niorbrara: Kelli Holz
Randolph: Jessica Haselhorst
Wynot: Jacob Reifnerath, Ashley Schmidt

South Dakota DEANS' LIST FULL-TIME

Nebraska
Allen: Jenny Warner
Crofton: Grant Doerr, Jessica Ferrin, Megan Gragert, Josh Kruse, Emily Wagner, Jacqueline York
Crofton: Amanda Church, Rachel Sage, Larry Taylor, Patricia Zuhlke
Fordyce: Jason Loecker
Hartington: John Craig, Travis Guenther, Holly Kathol, Wade Thoene
Laurel: Zachary Spahr
Niorbrara: Aaron Hanzlik, Diane Teadtke
Randolph: Michael Haselhorst, Angela Huwaldt
Saint Helena: Ross Pinkelman
Wausa: Brian Haselhorst

South Dakota DEANS' LIST-PART-TIME, SPRING 2010

Nebraska
Allen: Jennifer Williams
Hartington: Eric Becker, Kara Sudbeck
Randolph: LeAnne Brodersen, Lisa Haselhorst
Wynot: Nicolette Kuchta

DAVE SAYS:

The Free Dinner That Wasn't Free

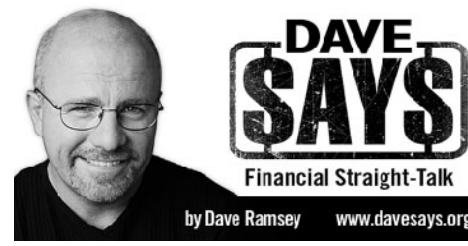
Dear Dave,
 How do you feel about the free trips and dinners timeshare communities offer as part of their sales pitches? Isn't it a little like playing with fire?
 —Diane

Dear Diane,
 You're close. I think it's more like playing with fire while you're sitting in a puddle of gasoline!

Listen, there's nothing good about a timeshare. They have no redeeming qualities whatsoever. Besides, in most of these deals the food is bad and they'll stick you in a room that's not so hot, either. Timeshares are one of the few consumer products that have a 97 percent dissatisfaction rate. It's virtually impossible to find someone who's glad they bought in to one of these things!

I know people play games with this scenario. They think they'll get lots of free stuff by just sitting through a sales pitch and then saying no. But why in the world would you want to waste vacation time or even one weekend of your life letting some salesperson twist your arm?

Plus, you've got the added problem that most folks aren't as tough a sell as they think they are. If you're not careful, you'll end up agreeing with the guy on a couple of silly things, zoning out while the presentation wears on, and next thing you know, you're driving away as a timeshare owner!



Don't take a chance on getting stuck with one of those things, Diane. It's a dumb idea!
 —Dave

CAR LEASING IS 100 PERCENT STUPID!

Dear Dave,
 Do you have any advice on vehicle leasing for business purposes? I've heard that the expense is 100 percent deductible.

Anonymous

Dear Anonymous,
 Yeah, and it's 100 percent stupid, too! "Fleeing" is absolutely the most expensive way to operate a vehicle. What you're talking about is rationalizing the fact that you want a vehicle you can't afford. It's a bad idea.

Dr. Tom Stanley interviewed tons of millionaires while he was writing his book, "Stop Acting Rich." In the process, he found out that 80 percent of them had never leased a vehicle. What does that tell you? It tells me if you want to be rich, you need to do what rich people do—and they don't lease their

vehicles! Plus, I really don't care if it's 100 percent deductible. Guess what? I get deductions on the vehicles owned by my company. It's called straight-line depreciation.

Never lease a vehicle for business purposes. If you don't have the cash to pay for it outright, then you can't afford the thing. It's just that simple!

—Dave

CAN STAY-AT-HOME MOMS BE INSURED?

Dear Dave,
 Do stay-at-home moms need disability insurance?
 — Sarah

Dear Sarah,
 Yes, they do. Unfortunately, they can't get it right now. Under current law, you must have an earned income in order to receive disability insurance.

Now, it's possible to get disability insurance if you have a business at home. In that case, you'd need to show two years worth of tax returns to prove that your self-employment was actually generating an earned income.

My wife's been a full-time mom for 25 years, and I know how hard she works and how much she does every day. Believe me, if she could get disability insurance, we'd buy it in a second!

—Dave

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 Regional Support Associate
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 Yankton, SD 57078
 605-665-2341

COMMUNITY CONNECTIONS:

Agencies Funded By Numerous Resources

BY PAM KETTERING

United Way & Volunteer Services of Greater Yankton



Kettering

Imagine where our neighbors would go for food and emergency utility payments if we did not have the Contact Center. Imagine where women and children in abusive circumstances would go if we did not have the Womens'/Children's Center. Imagine what our seniors would do if they could not get to The Center (Senior Citizen Center) for a well-balanced lunch. Imagine what our neighbors would do if they were suddenly homeless. Imagine the chaos if those agencies had to close their doors due to the lack of funding!

Imagine the local support that would be needed from every single person if we needed to raise \$2,112,994 for the United Way & Volunteer Services' annual campaign! That amount is the combined 2009 total budgets of our affiliated agencies. Makes our 2010 campaign goal of \$460,000 seem quite insignificant, doesn't it?

All of the agencies depend upon other resources plus our

campaign to keep their doors open. A number of them apply for federal and state funding and then use the allocations received from United Way as required match funding.

Transportation, Senior Nutrition and RSVP programs serving and involving seniors receive federal and state funding. Federal and state funding are also available for programs addressing abuse, hunger, utility payments, homelessness and other issues of crisis and needs.

Local fundraising also occurs. Hy-Vee promotes agency fundraising on weekends through their customers turning in a special coupon for the selected agency. Pizza Ranch helps agencies raise extra funds with their customers turning in special coupons on selected Monday evening meals. Bowl-A-Thons, raffles, dunk tanks, golf tournaments, dances, Bingo, special events – just to name a few – are planned, promoted and held

to raise additional funds to help the agencies meet their program needs. Businesses and individuals are asked to donate items for special events or asked for monetary support for the individual agencies' annual drives.

The United Way & Volunteer Services staff and Board of Directors know that this community is generous in supporting multiple requests. People that donated to this year's campaign and have been donating for years have generously supported the work of the agencies and our organization. None of us would be operating if the campaigns had not been successful.

It takes all of the resource segments to make it happen - the Federal and State funding, the individual agency fundraisers and the United Way & Volunteer Services' annual campaign. The most important question is:

ARE THE AVAILABLE RESOURCES OFFERING THE BEST SERVICE POSSIBLE TO THOSE IN NEED?

Every year the United Way & Volunteer Services' Allocations Committee reviews each agency that applies for funding. This

group of United Way board members reviews each agency's program services, their need for funding, their achieved goals and their long range goals, the number of people served, their efficiency, their compliance to their By-Laws and their accomplishment in meeting their mission. The Allocation Committee spends a great deal of time asking questions, listening to the answers and considering the needs.

After much deliberation, the price tag for the agencies to accomplish the tasks and an achievable goal for the next year's campaign is decided. They take their recommendation to the full Board of Directors for consideration and approval. Is the recommendation \$2,112,994? NO! The 2011 campaign goal will once again be PART of the income for the agencies.

However, it is a vital resource that would be impossible for the agencies to recover without severely cutting their services. I do not want to imagine that happening to our neighbors nor to this community! Do you?

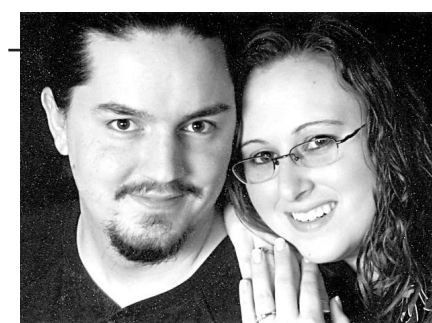
Area Student Awarded Dakota Credit Union Scholarship 2010

BISMARCK, ND — Mid-America Credit Union Association (MACUA) awarded ten \$500 Dakotas' Credit Union High School Financial Scholarships to students in North and South Dakota.

Area winners included: Ryan a senior graduating from Andes Central High School in Lake Andes. All of the students plan to use the individual \$500 scholarships to pursue degrees in higher education. The scholarship is designed for high school seniors who are

credit union members.

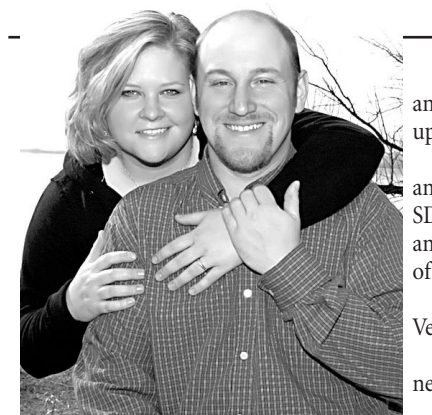
A panel of five judges selected the students based upon a selected essay written by the students. The applicants chose to write about one of two topics: "How, through your involvement in the community/school activities, events, or volunteer efforts have you shown the cooperative spirit?" or "What can your credit union do to continue providing you with financial solutions for a lifetime?"



Tramp-Rames

Larry and Kay Tramp of Crofton, NE and Wayne and Marlene Rames of Yankton, SD are pleased to announce the engagement of their children, Nicole Tramp and Aaron Rames.

The bride is a 2007 graduate of Crofton High School, and is currently enrolled at South Dakota School of Mines & Technology pursuing a degree in metallurgical engineering. The groom is a 2006 graduate of Yankton High School, and is currently enrolled at South Dakota School of Mines & Technology pursuing a degree in mechanical engineering. The couple is planning a July 24, 2010 wedding.



Laska-Havranek

Jill Laska and Josh Havranek announce their engagement and upcoming marriage.

Parents of the couple are Larry and Noreen Laska of Lake Andes, SD, John Havranek of Wagner, SD, and Randy and Cheryl Odenbach of Utica, SD.

Jill is a vet assistant at the Andes Vet Clinic in Lake Andes, SD. Josh is self-employed on a farm near Lake Andes, SD.

A June 19, 2010 wedding is planned.

Memorial Day Deadlines

The Yankton Daily Press & Dakotan will be closed Monday, May 31st, for the Memorial Day holiday.

The following deadlines will apply:

Out On The Town — Wednesday, May 26
 Tuesday, June 1 newspaper — 5 p.m., Wednesday, May 26
 Wednesday, June 2 newspaper — 5 p.m., Thursday, May 27
 Thursday, June 3 newspaper — 5 p.m., Friday, May 28

There will be no newspaper on Monday, May, 31, 2010.

Press & Dakotan

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