

# 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**, 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  
**FOURTH THURSDAY (This month only)**  
**HSC Friendship Club**, 5 p.m., April: Minervas, Yankton, 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  
**DivorceCare**, 7 p.m., Calvary Baptist Church Chapel, 2407 Broadway, Yankton, 605-665-5594  
**DivorceCare4Kids**, 7 p.m., Calvary Baptist Church Youth Theater, 2407 Broadway, Yankton, 605-665-5594  
**Daily Reprieve**, 7 p.m., closed meeting non-smoking, 1019 W 9th St.  
**Men's Fraternity**, "The Quest for Authentic Manhood," 7 p.m. Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room

## FIRST MONDAY

**Yankton Republican Party Executive Meeting**, 5:30 p.m., 401 Capitol, 605-260-1605  
**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 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, 605-668-5205  
**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**, 7-8:30 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

## FIRST TUESDAY

**Yankton Area Banquet**, 6 p.m., United Church of Christ, Fifth and Walnut

## SECOND TUESDAY

**VFW Auxiliary**, 7:30 p.m., 209 Cedar Street

## THIRD TUESDAY

**Yankton Area Banquet**, 6 p.m., United Church of Christ, Fifth and Walnut

## WEDNESDAY

**Line Dancing**, 9:30 a.m., The Center, 605-665-4685  
**Quilting**, 9:30 a.m.-3 p.m., The Center, 605-665-4685  
**Nurse**, 10 a.m.-noon, The Center, 605-665-4685  
**Cardio Exercise**, 11 a.m., The Center, 605-665-4685  
**Daily Reprieve**, noon, non-smoking open session, 1019 W. 9th St.  
**Whist**, 1 p.m., The Center, 605-665-4685  
**Yankton Alcoholics Anonymous**, 7:30 p.m., non-smoking session, 1019 W. 9th St.  
**Springfield Footprints**, 7:30 p.m., non-smoking open session, Catholic church, Springfield

# Don't Go Back Into Debt!

BY DAVE RAMSEY

**Dear Dave,**  
 We paid off our cars a few months ago, and that freed up almost \$800 month. We have two small children, and we'd like to take a camping trip in a few months, but we would need a roomier vehicle. We found a used van, and we think we could have it paid off in 12 months. We'd still have more money left than before, so would this be okay?  
 — Melissa

**Dear Melissa,**  
 I'm confused. Are you telling me that you just got out from under \$800 worth of car payments each month, and now you want to go right back and pick up another one? I think you've missed the point of my plan. The point is to get out of debt, because living debt-free is less stressful. Live like no one else, so that later you can live like no one else!  
 What you're saying is you're thinking about putting your

family's financial future in jeopardy because you want to go on a little camping trip in a roomier car. This is a really bad plan. You're talking about a luxury item. I went without a vacation for four years trying to get my life back together after I went broke. Now, I'm not suggesting that you live with this attitude for the rest of your life, but I'm pretty sure there are other ways to make this trip happen.  
 You don't need a different vehicle to go camping. Buy a couple of tents, throw them in the back of the car, and head for the woods. If your cars are really just too small to handle everything, then rent a bigger car for the weekend. I'd rather you spend a couple hundred bucks on that instead of picking up another car payment.



Dave RAMSEY

I think you need to do some soul searching on this one, Melissa. Your mindset worries me, because it's just not logical. If you want to get out of debt so you can have a better life, then why in the world would you go out and saddle yourself with more debt all over again?  
 —Dave

**HE SAID HE WOULD HELP, NOW HE'S GONE**

**Dear Dave,**  
 I think I made a big mistake when I bought my car. I'm having a hard time affording the \$500 a month payments, because I only make minimum wage at my job and work 35 hours a week. My boyfriend, who was supposed to help me pay for it, has moved out and left me. I owe \$20,000 on the car, but I know it's still worth about \$19,000. What can I do?  
 — Rachel

**Dear Rachel,**  
 Sell the car! You went car crazy and bought a vehicle that was way out of your league.

Right now, your entire financial world is wrapped up in paying for this thing and depending on a boyfriend to help make the payments was a mistake, too. When he left, so did the financial support.

At this point all you need is enough credit to cover the hole that you dug. Go to your local bank or credit union and try to get a very small loan from them – about \$3,000. If the car will sell for \$19,000 then get it sold and use \$1,000 to cover the difference.

Then, take the remaining \$2,000, and buy yourself a little beater. We're not talking about anything cool, just basic, ugly transportation. After that, pick up a part-time job on the side and work like crazy for a few months to get that loan paid back as quickly as possible!

— Dave  
 \*For more financial help please visit daveramsey.com.

## COMMUNITY CONNECTIONS

# Caring for Others – A Volunteer's Specialty

BY PAM KETTERING

Yankton Area United Way

Tuesday night at the Community Volunteer Celebration the 2010 Volunteers of the Year, Tom and Jane Gilmore, were announced. The Gilmores were recognized for their caring to others in need near and far. They build houses and ride bikes for our neighbors through Habitat For Humanity. They fill their vehicle and trailer to capacity with clothing, furniture and other supplies multiple times throughout the year to the Pine Ridge Reservation, plus much, much more.

There are multiple volunteer opportunities for you to care for others, too! Three of the agencies that receive financial support from United Way are featured. Consider if a volunteer position attracts your attention.

**THE CENTER:** How often do you talk to your aging mom or dad? Do you know what is in their medicine cabinet and are you aware of their finances? Are they able to pay their bills and if they have pets are they serving their dinner to their loyal companions? Caring for a parent is not just being there when they have health issues or to wish them a Happy Birthday. Due to the mobile society that we are, families are not always as close as we wish they could be.

The Center and Meals on Wheels program can help provide a little peace of mind that your parent is being checked on a regular basis. Staff and volunteers both monitor those whom attend the Center and the meals on wheels clients.

When Volunteers deliver meals each week, they know to expect the client will be ready for them with a smile. If there is not an answer and the door is locked, the volunteer calls the Center. We then call the family listed or neighbor and ask if they know the status of the client. Many times the client will have gone out for an appointment and forgot to call

and cancel their meals for the day. These are the times we feel a sigh of relief, but this does not always happen. When we try to deliver a meal and there is no response, we must contact the appropriate family member or law enforcement for a welfare check.

For those families living alone, this daily contact for meals on wheels is a way to feel comfortable that your parent is okay. At the Center, we do call clients if they do not show up for an activity or do not attend on a regular basis to make sure they are OK. Flu season is normally a time of illness and many clients are out for a few days, so once again, we call them or send a neighbor for reassurance. Call 605-665-4685 Tammy Matuska, Center Director

**LITERACY COUNCIL:** Do you remember how it felt the first time you could write your own name? Now imagine how you would feel if you did that as an adult. The Yankton Area Literacy Council (YALC) helps make moments like that happen day after day through its work helping all ages of people improve their skills in reading, writing, English as a Second Language, math, and computer literacy.

Among the many YALC success stories is a Hispanic student who progressed from knowing almost no English to learning enough to earn a promotion at work. Another student has increased her abilities sufficiently to secure not one, but two, promotions, and is now able to pass the English testing needed to advance even further in her career and education. These everyday miracles occur because of the hard work of 37 tutors, paid with heartwarming smiles and the satisfaction of knowing they have enhanced someone's life.

The YALC, founded in 1987 and incorporated in 1988, is a volunteer-based organization that promotes literacy programs in Yankton County and throughout the region. Its work is supported by United Way and community fundraisers, including the first annual "Spell-brate for a Good Cause" Scrabble tournament held in January.

A member of ProLiteracy America and the South Dakota Literacy Council, the group is overseen by a dedicated board of directors. Under their direction, the YALC improved tutor/student numbers by 54% in 2010. Still, the need continues. According to Coordinator Beverly Calvert, "We have two students awaiting instruction now and we don't have any tutors available to help." Call 605-665-3048

**HOMELESS SHELTER:** When a fire destroyed a local family's home, the Yankton Homeless Shelter provided them a place to stay. When a residence flooded and left a family without a place to stay, the Yankton Homeless Shelter became their temporary home. When a young man fled a difficult home life, the Yankton Homeless Shelter helped him build the support network he needed to get on his feet.

These are all examples of how the Yankton Homeless Shelter has carried out its mission in recent years to offer temporary shelter to homeless individuals and families, in a hospitable atmosphere. The shelter serves as a community outreach to individuals and families in need, regardless of sex, race or creed. The shelter was

founded on the belief that everyone deserves a home.

Located at 304 W 4th Street, the shelter opened its doors in June 1995 and serves approximately 100 individuals each year. The house has three separate living quarters, with the ability to house 8-plus people plus a family. Each client is screened and informed of the shelter rules to ensure the safety of the staff and other occupants. The shelter is designed to house those in need of temporary housing while seeking employment; those who have found work but cannot afford the initial cost of housing, temporary shelter until individuals have saved money for permanent housing; and for those whose home has been damaged or destroyed.

The shelter is governed by a board of directors representing a wide range of interested organizations. The staff consists of a director and three overnight advocates. The goals of the board is to: Offer a facility for shelter, 7 nights a week, 365 days a year; make available kitchen facilities for clients to prepare meals; supply community resource information and referrals; furnish laundry facilities; establish an environment of hospitality to help build self-esteem and human dignity; and provide an atmosphere in which no one feels threatened or intimidated. Funding is an ongoing priority of the board, enabling the shelter to function at a proper level. The shelter receives monthly donations from individuals and is a United Way agency. In addition, the shelter hosts two annual fund raising events each year, a golf tournament on Saturday, June 18, and the dunk tank at River Boat Days in August. For information on the golf tournament or the agency, call (605) 668-5205. Carol Pooler, Director

## Cook Simply Eat Smart Program Planned, May 12

GAYVILLE — A "Cook Simply Eat Smart" program will be held Thursday, May 12, at the Gayville Lutheran Church, 307 Washington St. The event runs from 6:30-9p.m.

Did you know that from 1970-1990s, there was a 14 percent increase in the percentage of total calories eaten away from home? Making nutritious food choices can be a challenge whether you're facing a hungry family or just your own growling stomach. Cook Simply Eat Smart is designed to help consumers of all ages blend time-saving convenience with nutritious, dollar-stretching food choices. In 2000, we spent nearly 50 cents of every dollar eating out, compared to the 34 cents in 1970.

The Cook Simply Eat Smart program involves planning meals that can be frozen ahead of time. Meals are prepared, labeled and frozen. The end result is having meals prepared in the freezer when they are needed.

During the May 12 program, you will learn about different food safety techniques while preparing recipes and leave with 6 single servings. Pre-registration is required to cover material and food costs. Spaces are limited to 10 individuals with a minimum of five participants.

Call 565-2321 by May 9 to secure your place.

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**Tom Cihak**    **Linda Behl**

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**Godfather's Pizza**

**CELEBRATE'S MOTHER'S DAY!!**

**Mom's Eat Free With Coupon, Sunday, May 8th**  
**Mother's Day Buffet Hours**  
 11 a.m.-2 p.m.

**YANKTON MALL 665-2525**

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