

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
GriefShare Support Group, 7-8:30 p.m. Sept. 9 to Dec. 9 & Feb. 3 to May 5, Calvary Baptist 2407 Broadway, Yankton, 605-665-5594 or 605-660-6176
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., May: Old Tavern, Wynot, Neb., 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

Church

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semifinalists from 4,049 nominations submitted for the Freedom Award by servicemembers or their families.

The church used the money for Gunderson's salary — which he refused while deployed — to expand access to grief counseling and hymnals in Afghanistan, said St. John's associate pastor, the Rev. Steve Weispenning.

"The plan was to send 20 hymnals over to Afghanistan and to send grief counseling materials from our Stephen's Ministry that is provided to families who have lost loved ones," he said.

The money also helped cover the salaries of the Rev. James Mueller and seminary graduate Jacob Bobby, who served St. John's during Gunderson's absence, Weispenning said.

The congregation is humbled by both the Pro Patria Award and the Freedom Award finalist announcement, Weispenning said.

"Each step along the way continues to be more gratifying and a greater honor. But it's nothing we have sought," he said. "The attitude of the church and its members has been simply doing what we thought what should be done. We weren't doing anything other than supporting Dave and his mission during his deployment."

A number of family members and parishioners attended the May 3 welcome-home ceremony for the 196th MEB in Sioux Falls, Weispenning said.

"It was nice to see (Gunderson's) smile," he said. "We are glad to have him back, especially considering the timing with the (death of Al-Qaeda leader Osama) bin Laden. It was a joy and a relief to know Dave was stateside when that announcement was made."

U.S. Sen. Tim Johnson (D-S.D.) congratulated the Yankton church Wednesday in a press release.

"This is a major honor for St. John's Lutheran Church to be recognized by the Department of Defense for their steadfast commitment to employees who serve our state and country," the senator said.

"I congratulate St. John's Lutheran Church and applaud all

South Dakota organizations that create workplaces that are supportive of employees who serve in the National Guard and Reserve."

Weispenning anticipates the 15 Freedom Award winners will be announced in early July, with St. John's likely competing in the "public sector" category. The awards ceremony is set for Sept. 22 in Washington, he said.

"Last year, Vice President Biden spoke, and the memo said there may be the opportunity to meet with the president in the Oval Office for a short time," he said.

The associate pastor sees the Freedom Award finalist status as also a reflection on the state's Employers in Support of the Guard and Reserves (ESGR).

"The ESGR people, who sent in our packet, are pretty optimistic (about winning the award)," Weispenning said. "I was looking for the list of Freedom Award winners, and it looks like a church has never won it."

Only 145 employers have received the Freedom Award since it was established in 1996. Past South Dakota recipients have included the Winner School District; South Dakota Game, Fish and Parks; and South Dakota State University.

In the meantime, Gunderson is enjoying a month of leave time. He resumes his full-time ministry June 1 and will celebrate his first Sunday services June 5, with a welcome-back celebration planned after the services.

"It will be nice to get back (to the church)," he said. "That will really be a joy."

For more information, visit www.freedomaward.mil.

Great Theory, But It Doesn't Work

BY DAVE RAMSEY
Daveramsey.com/davesays

Dear Dave,
I live in Alaska, and I'm considering using a credit card for the airline miles. This would make it easier and cheaper for me to visit my family in the Lower 48. Is this a good idea?
— Adam

Dear Adam,
What you're talking about sounds great in theory. The problem is that it doesn't work out so well in the real world. Did you know that 78 percent of all airline miles are never redeemed? And, if you're one of the 22 percent who attempt to cash in on them, you'll find that the airlines make it virtually impossible for you to travel when you want, how you want, or even where you want.
Now, let's look at the credit card side of things. Did you know that studies have shown that you spend more when you use plastic than when you pay with cash? Cash has an emotional element

to it. When it leaves your hand, the pain centers in your brain activate. A study at MIT actually proved this to be true. They also found that those pain centers are not activated when you pay with plastic.
Here's the bottom line: With a few very rare exceptions, you're much better off not chasing airline miles by using a credit card. The vast majority of people who play this game find themselves with nothing but debt at the end of the day. If you're really interested in airline miles, I'd suggest looking into a debit card program that offers this perk. With a debit card, you're not borrowing money. You're spending your own money straight from your own bank account.
If this credit card airline miles thing worked so well for the consumer, the card companies



Dave RAMSEY

would be going out of business. More than anything, it's a bait and switch. And the bait is attached to a hook that takes money out of your pocket and puts it in theirs!
—Dave

DEBT MANAGEMENT COMPANIES AREN'T MAGIC

Dear Dave,
How do you feel about debt management companies? Can they actually help you reduce and get out of debt?
— Jake

Dear Jake,
My advice is to stay away from debt management companies. If you go to the Federal Trade Commission's website, you'll find that debt management companies receive more complaints than just about any other type of business. In other words, tons of them are operated poorly

to the point of incompetence, or they're just plain scams.

Debt management companies don't wave a magic wand and make your problems disappear. The only way a creditor will take less than they're owed is if you're way behind on payments, and they're afraid they won't get paid. And, if it comes to a settlement situation, you have to watch your back. Always make sure you get any settlement offers and agreements on your own and in writing—no exceptions. And never allow a creditor to have electronic access to your bank accounts.

But the big problem is that you need to fix your behavior when it comes to handling money. You can do that a lot cheaper than any company. But if you don't get control of your money, start living on a budget, and living on less than you make, your debt problem is going to hang around your neck for the rest of your life!
—Dave

COMMUNITY CONNECTIONS

Spring Sprouts United Way Decisions

BY PAM KETTERING
Yankton Area United Way

The fruits of the labor by the 2011 campaign volunteers are working daily in the greater Yankton area to provide essential programs to our neighbors. The annual meeting of the United Way bid adieu to term — expired members, elected new members and placed board members in leadership positions. Volunteers throughout the community have been acknowledged and thanked for their overwhelming accomplishments at the Community Volunteer Celebration.

As winter progresses into spring, major decisions have and will be made by the United Way & Volunteer Services (UW & VS) Board of Directors. A decision was made to relocate the Nonprofit Center — our office plus ten additional nonprofit agencies — to the west end of the Marne Creek Professional Building, 610 W. 23rd St. The move will occur toward the end of June. Planning and preparation for the move is always percolating throughout the building.

Now, without missing a beat, the Allocation Committee is in the midst of determining agency funding for 2012! Even before the fundraising for 2012 has kicked off, the funding for the requesting agencies is decided. It begins with the agencies completing a 10 page Application for Allocation of United Way & Volunteer



Pam KETTERING

Services' Funds plus a past, present, and future financial statement!
The first requirement of requesting agencies is that they have a 501(c)(3) Internal Revenue status. With this status, all donations to United Way & Volunteer Services (UW & VS) are tax deductible. They are also required to submit their current Bylaws, Mission Statement, South Dakota Nonprofit Report, IRS Form 990, list of their Board of Directors, Nondiscrimination and Affirmative Action Policy, and Audit or Compilation. Unless it is a national fundraising event, they are not to conduct fundraising from September 1 through October 31. This is the time period of the UW & VS annual campaign; thus avoiding donation duplicity. For all fundraising events, the agencies are required to send a fundraising activity form to the UW & VS board at least one month before the event. The funded agencies are also to be represented at agency meetings, the campaign kick-off, and events that raise awareness to the cumulative group.
The above mentioned requirements are nu-

merous and at times onerous. When the Allocation Committee has questions that are not answered in the agency request form, representatives of the agency are asked to meet for clarification or elaboration of an issue. After all of the request forms are reviewed and questions have been answered, the agencies are rated. After additional discussion, the 2012 agency allocations are established and taken to the UW & VS Board of Director's meeting to be approved. The agencies are then notified of their 2012 allocation from the United Way.

The Campaign Committee also has challenging decisions to make this spring. How do we effectively share the work of the agencies in addressing the needs of the community, share the need for adequate support for these needs and direct efforts to best avenues possible to reach caring people of all ages? Past experience, new ideas, precious volunteer time and effort, compelling communication, plus lots of pictures and countless details set the agenda for this imperative annual event.

When the United Way & Volunteer Services' Board of Directors make their decisions throughout the year, the focus is on our mission statement, "To promote voluntary giving and services to support human needs in the greater Yankton community," and answer the question, "ARE THE AVAILABLE RESOURCES OFFERING THE BEST SERVICE POSSIBLE TO THOSE IN NEED?"

Why

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local officials on this one question than any other. While everyone could tell us the accepted answer, we were having a hard time finding the state law that expressed it in writing. Finally, it took a call to Lt. Gov. Matt Michels, who was able to provide the proof for us.
State statute §10-13-36 reads:

"The opt-out decision may be referred to a vote of the people upon a resolution of the governing body of the taxing district or by a petition signed by at least five percent of the registered voters in the taxing district and filed with the respective governing body within twenty days of the first publication of the decision. The referendum election shall be held on or before October first preceding the year the taxes are payable."
According to Michels, the key words are "referred to a vote" and "referendum election." With those

statements known, he referred to state statute §9-20, which discusses the laws and regulations that are observed when dealing with initiative and referendum based issues.

State statute §9-20-15 specifically deals with a referred measure election, which because of §10-13-36, we know qualifies an opt-out.
§9-20-15 says: "Majority vote re-

quired for approval of referred measure — Effective date. No referred ordinance or resolution so submitted shall become operative unless approved by a majority of the votes cast for and against the same. If so approved, it shall take effect upon completion of the canvass of the election returns relating thereto."

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10th Wedding Anniversary

Maynard and Lydia Larsen are celebrating their 10th wedding anniversary with a free dance for friends and family only. It will be held Saturday, May 21 from 8-11pm at the VFW Basement, 209 Cedar, Yankton. Music provided by Veryl Hohn.

Mr. and Mrs. Maynard Larsen

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