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 P&D Calendar, PO Box 56, Yankton, SD 57078, or e-mail to newsroom@yankton.net.

THURSDAY

Men's Fraternity, "The Quest for Authentic Manhood," 6 a.m., Calvary Baptist Church, 2407 Broadway, Yankton, West Conference Room

Table Tennis, 8:30 a.m., The Center, 605-665-4685 Ladies Pool, 10 a.m., The Center, 605-665-4685

Daily Reprieve, noon, non-smoking open meeting, 1019 W 9th street.

Pinochle, 12:45 p.m., The Center, 605-665-4685

Dominos, 1 p.m., The Center, 605-665-4685

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., November: The Quarry, Yankton, 605-665-5956

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

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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

Bingo, 7-9 p.m., The Center, 605-665-4685

SATURDAY

Each Day a New Beginning, 10 a.m., non-smoking closed session, 1019 W 9th

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.

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

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-

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 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-

Yankton Area Writers Club, 7 p.m., Yankton Library, 605-664-6582 Yankton City Commission, 7 p.m., RTEC, 1200 W. 21st Street

YHS Booster Club Meeting, 7:30 p.m., Summit Activities Center Meeting Room,

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street. 605-668-5205

Yankton School Board Meeting, 5:30 p.m., YSD Administration Building, 2410 West City Limits Road, 605-665-3998

Friends Of The Yankton Community Library, 5:30 p.m., Yankton Library, 515

Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, Bonanza, 605-665-4694. Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

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 Yankton Alanon, noon, non-smoking session, 1019 W 9th Street Nurse, 12:30-3:30 p.m., The Center, 605-665-4685

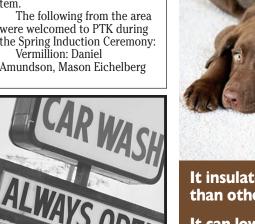
PTK Installs New Members

605-665-4640

(NORFOLK, Neb.) — Phi Theta Kappa, (PTK), Tau Chi Chapter, at Northeast Community College in Norfolk recently hosted a Phi Theta Kappa Induction Ceremony for new members.

The Northeast students who were recently inducted into PTK have earned at least 12 credit hours and achieved a minimum grade point average of 3.5 or above out of a 4.0 sys-

were welcomed to PTK during the Spring Induction Ceremony: Vermillion: Daniel



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DAVE SAYS:

Which Step First, Baby Step Two Or Three?

I was wondering if I should save up three to six months of expenses, Baby Step Three, before I pay off my debt with the debt snowball Baby Step Two. I'm self-employed and work on a contract basis. My current contract will be up in a few months, and I'll have to find another contract.

Dear Pat,

In a sense, you're going to be laid off in a few months. I think it would be wise to prepare for that in advance.

Just paying the minimum payments on your debt for now, and saving up three to six months of expenses, would be one way to plan for that event. However, the day you get your next contract, I want you to take that emergency fund back down to \$1,000, because you'll have gotten your stability back at that point. The good news is that you have a little while to be looking for another contract. That's a luxury not many people have when they lose a job.

After you bring your emergency fund back down, I want you in attack mode on the debt snowball. Every extra dime you can find needs to go to paying off debt. Sell some things if you have to, but get out from under that debt as soon as you can! —Dave

TIME TO BUY A HOUSE?

Dear Dave,

My fiancé and I are looking to buy a house a



couple of months after we're married. We've saved about \$50,000 toward the down payment, and the payments on the house we like would only be \$202 a month on a 15-year mortgage. Does this sound like a good idea?

Dear Robbie,

You guys have done a great job saving up all that money. But I think newly-married couples should wait at least a year before buying a house. In that first year of marriage you'll get to know each other even better than you do now. It will also give you time to figure out just how far away from your in-laws you want to

Spend the first year loving on each other, and mapping out a plan for your lives together. You can save even more money in the meantime, and if you're lucky, you might be able to pay cash for that first home when time rolls

Don't fall into the trap of thinking you have to run straight to the real estate office right after you slip the rings on each other's fingers. That's a mistake lots of young couples make, and end up regretting it later!

CREDIT REPORT QUESTIONS

Dear Dave,

I requested a copy of my credit report, and noticed there have been several instances where companies have asked for a copy of my report. I was under the impression that this could only be done if you were applying for credit.

Under the Federal Fair Credit Reporting Act anyone with a valid business reason can check your report with, or without, your permission. Some employment applications even state they

their screening process. It sounds to me like you've gotten a bunch of marketing inquiries. That why your mailbox

will be pulling a copy of your report as part of

 like most – is full of unsolicited credit card and home equity loan offers.

But here's the good news. You can put a block on your bureau for unsolicited marketing inquiries. This prevents companies from searching your bureau for the sole purpose of

offering credit you didn't request! —**Dave** * For more financial advice please visit daveramsey.com.

COMMUNITY CONNECTIONS:

Neighbors Helping Neighbors - Making A Difference!

BY PAM KETTERING United Way & Volunteer Services of

Greater Yankton

Though the name of the organization has changed from United Fund to United Way to United Way & Volunteer Services, the annual campaign has been held for over 50 vears. The first campaign goal in 1958 was \$24,250.00. The current campaign goal is \$470,000. This year's goal is established to assist the 22 affiliated agencies in offering their various programs and services to our neighbors.

Why is this annual campaign so important? The money raised locally, stays locally, reaching not one or two agencies, but twenty-two agencies providing services from our youngest neighbors to our most experienced. Neighbors helping neighbors results in the following

Little Friends get the opportunity to have "first time" experiences, such as ice skating. A child was guided along the ice by using a walker guided by his mother and older brother. At first he was VERY unsure and nervous but gradually built up his confidence. After a couple hours of skating, he was enjoying a new found freedom so much that he was reluctant to stop when it was time to go home. His mother brought him over to the program director to say "thank you". He gave the biggest bear hug and thanked her over and over again. It was joyful experience to watch him skate because all of his senses except his sight were in high gear because he is blind. She knocked on the Shelter door

to escape her abusive husband. After a few days she returned home; however, she attended support group meetings, gained self-esteem,

Voters, Supporters

and Contributors!

Tom Fiedler



finally found safety and normalcy in their lives. Girl Scouts have been serving the community with heartfelt projects of fleece blankets for underprivileged children, toy boxes for hospitalized children, baby blankets for low income families, food collections for the Food Pantry, personal care items for the

Women's/Children's Shelter, and preparing and serving food at The Banquet.

Retired & Senior Volunteer Program reaches all corners of the community through tutoring English As a Secondary Language, stuffing food in bags for Sack Pack, reading to children, explaining Medicare and benefits with the SHIINE (Senior Health Information & Insurance Education), library outreach to day care providers, hall monitors for Court Services, plus much, much

A family asked directions to the Food Pantry after they watched their resources dwindle to the point of not being able to go to the grocery store since becoming unemployed - the first time in their adult life. With increased stress and desperation to meet their mortgage payments, utility bills, and transportation needs, resources are shared to assist them in their temporary dilemma. Without the emergency programs to meet their needs,



Kettering

and rewards for hard work when hugs are shared after playing a "full effort" game. Depending upon someone to take her shopping, getting to the bank, playing a card game or eating a "hot off the stove" meal is the thread that keeps this neighbor in her home. If it were not for the Senior Companion's weekly assis-

they would have had to sell their

to another player, gaining confi-

dence in practiced skills, and

Learning needed skills to shoot a

basket, dribble a ball, throw the ball

becoming a teammate makes those

sportsmanship, community building

participating in Special Olympics

earn well-deserved medals. Most

important, these efforts teach

A young man was flunking math but desperately wanted to participate in wrestling. He came to the Boys & Girls Club to spend some time with a tutor. His grades improved so that he could join the team and wrestle. He stopped coming to the Club for awhile and his grades dropped again. With parental

encouragement he returned to the

tance, this isolated senior would not

be living in her beloved surround-

Club and once again raised his grades and realizing his potential.

Smiling was not a common expression for a Mount Marty College student. Her family did not have the resources to see a dentist When the Delta Dental Care Mobile was scheduled to come to Yankton, one of her instructors informed the student of the opportunity for her to address her dental needs. The Care Mobile was in town for a week, By the end of the week her teeth had been cleaned, examined, procedures completed, preventative care learned, and most importantly, lots of smiles to share her satisfaction in

receiving long awaited care. Does this campaign make a difference for our neighbors? Does this campaign make a difference for each of us? Yes! Imagine what life would be like in the greater Yankton area if the agencies were not supported! Please consider a donation of \$1.00 a week. Your donation combined with other neighbors' weekly \$1.00 will make it possible to reach the \$470,000 goal that will continue to make a positive impact in this com-

munity every single day. Please call

www.yanktonunitedway.org to offer

665-6766 or visit the website

vour support.



Mr. and Mrs. Marlin Slagle

Marlin and Darlene (Manas) Slagle were married at St. Wenceslaus Church in Tabor, SD on November 5, 1960. They were blessed with four children: Theresa (Mark) Schreiner, Pam (Jeff) Kappel, Larry Slagle and Jeremie (Jill) Slagle and four grandchildren. They will celebrate their Golden Wedding Anniversary with a family vacation at a later date, but cards may be sent to 501 Burgess Road, Yankton, SD 57078.









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