

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, 4 p.m., 413 W. 15th Street. Weigh in 1/2 hour before.

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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., November: Mongolian/King Buffet 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.
Weight Watchers, 12:30 p.m., BC Conference Room.
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
Divorce Care, 7 p.m., Calvary Baptist Church
Divorce Care For Kids, 7 p.m., Calvary Baptist Church
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

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 Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
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., Books & Beans, downtown Yankton, 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.

Buying A House, Everything Down

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
I'm 21 and make \$45,000 a year. I've heard about your 100 percent down plan to buy a house. I'd like to know more about this, and where I should put the money I'd be saving.

— JP

Dear JP,
I like the way you think! But there's really no big "plan" to what I'm talking about. It's not rocket science. It's just a matter of saving like crazy and living on rice and beans for a few years, so you can save up the cash to buy your home outright.

If you're looking at buying a place in less than five years I'd put it in a money market account. In this case, you're not going to be saving long enough for interest to be a huge factor. Your best buddy is going to be a low-key lifestyle.

If your timeframe is more like

15 or 20 years, then you should look into mutual funds. Most people don't stretch the idea out over that period of time, but if you do you'll get some great help from a friend named compound interest.

I don't beat people up for taking out a 15-year, fixed rate mortgage. But I'm always for people living like no one else so that later they can live like no one else!

—Dave

LIFE INSURANCE FOR MOM

Dear Dave,
I've heard you recommend having seven to 10 times your income in life insurance. How much would you suggest having on a policy for a stay-at-home mom when there's no direct income involved?

— Dale



Dave
RAMSEY

What she does is very important and would be very difficult to replace!

—Dave

IS IT WORTH IT?

Dear Dave,
I'm interested in your opinion regarding buying a maintenance agreement on a new treadmill. It covers repairs, and an annual visit

to check and lubricate all moving parts. Is a maintenance agreement ever worth the money, especially if you're not the handyman type?

— Anonymous

Dear Anonymous,
You know why they sell those agreements? Because they're huge moneymakers!

No, I wouldn't do that. We have exercise equipment in our home, and we don't have any maintenance agreements. Lots of folks decide at some point to start working out and get in shape, but very few see it through to the end. A high percentage of expensive workout equipment turns into very expensive coat hangers in a short amount of time.

I don't recommend maintenance agreements or extended warranties. I self-insure by having money saved up!

—Dave

* For more financial help please visit daveramsey.com.

COMMUNITY CONNECTIONS

Critical Issue: Being An Accountable Nonprofit

BY PAM KETTERING
Yankton Area United Way

Brian A. Gallagher, United Way Worldwide CEO wrote in a September letter, "United Way has been ranked "Number 1" by The Chronicle of Philanthropy in its "Philanthropy 400" list for the past several years." He continued to share, "Our 2010 resource development results show many positive signs that the United Way network is starting to rebound and experience growth despite the challenging economic climate. These results reflect much hard work and good strategic thinking about the direction United Way is taking. These resource development results also provide clear signs that our new direction is generating positive results and points to areas that need improvement."

South Dakota has twelve United Ways. The total amount of South Dakota support last year was \$15,967,531 resulting in an increase of support of 1.9% over the previous year! Only nine other states saw an increase in donation over that seen in South Dakota! New Jersey rose to the top with an 11.7 increase with Montana close behind at 9.8%, followed by Washing-

ton at 5.9%, West Virginia and Colorado at 4.3%, New Mexico at 3.3%, Idaho at 2.6%, North Dakota at 2.3% and Minnesota at 2.1%.

The last couple of years have been difficult for our South Dakota citizens as well as throughout the nation. With daily news sharing unemployment information, the uncertainty of the stock market, the discontent expressed by various groups, this year has not shown a huge improvement. Some of the businesses have increased production; however, caution in rehiring is still prevalent. Many are still working two or three jobs to provide for their families. The Food Pantry has not seen a decrease in people seeking their services. The Banquet continues to serve about three hundred people. The Women's/Children's Center has addressed more abuse issues than ever before.

Fortunately, our community is very blessed to have the tremendous support for the services most needed. When the Food Pantry



Pam
KETTERING

needs food, people deliver! When youth need a safe place to go before or after school, the Boys & Girls Club programs are open. When people are homeless and seeking employment, the Homeless Shelter assists them in getting their feet on the ground. When the United Way & Volunteer Services have their annual campaign, the community generously supports the comprehensive affiliated programs.

Every local United Way throughout the nation must be accountable annually to United Way Worldwide to maintain membership. Each local agency and program must be annually accountable to the United Way & Volunteer Services to maintain their relationship. Accountability for nonprofit organizations is critical. Donors demand it, clients expect it, and communities depend upon it.

Our Yankton United Way & Volunteer Services being accountable to United Way Worldwide includes submitting our IRS Form 990,

governance by an active local representative and voluntary board of directors, compliant with the trademark, adhering to our Code of Ethics, conducting an annual audit, and completion of numerous surveys of operation that include personnel, campaign and programming. In return for the information submitted, we are able to access countless information, network with thousands of communities, seek options to address common issues, and assist in making proactive decisions that could impact our community.

Our affiliated agencies and programs are accountable to our community through the scrutiny of the United Way & Volunteer Services of Great Yankton Board of Directors. The various Boards of Directors are required to verify their program's mission, future goals, year's accomplishments plus financials, number of unduplicated clients receiving services, and outcomes to share with the community.

Whether the organization is local, state, or national, nonprofits must be accountable. The support given, the sustainability of the services and each community's quality of life depends upon it.

Energy

From Page 1

construction.

"A lot of the requirements are already being handled in the private sector," he said.

Even without a statewide building energy code, South Dakota still should have received more points in the category than it did, Rounds said.

"They give you points based on adoption in large jurisdictions, which I think we have," he said.

Once those points are added, South Dakota jumps to 35th on the list, Rounds said.

"I don't think the report is completely accurate," he said. "It doesn't necessarily reflect the state's building energy codes."

Even though the state had decent marks in the area of utilities, those scores could also be seen as misleading, Rounds said.

"The way they score the utility benefits is about two years behind. They're taking 2009 data,"

he said. "Out of the six utilities that the PUC regulates, as of the beginning of 2009, only two of those six had programs running."

Since then, three more utilities have started efficiency programs, but that won't alter scores until the data is collected, which could be as late as 2014 in some cases.

"A lot of this data takes a long time to compile, so it's understandable that there's a lag," Rounds said. "But if what they're trying to do with the report is get action, it doesn't really reward states that have already acted."

Despite the fact that the utility programs won't alter scores soon, Rounds said the changes should have a positive effect on the state's energy efficiency.

"We are definitely seeing movement, and I think there is definitely a bright future there," he said.

Nebraska was also ranked low by the annual scorecard at 40th. However, the state was also listed as one of the most improved, jumping seven spots from its position in 2010.

50th Anniversary



Mr. & Mrs. Paul Hansen

Paul and Carol Hansen, of Wakonda, will be celebrating their 50th Wedding Anniversary on November 4, 2011.

The couple was married November 4, 1961 in Greeley, CO.

They have two children, Allen and Bradley (Christy), and two grandchildren, Wesley and Drew.

A card shower is requested to help them celebrate. Their address is 45410 302nd Street, Wakonda, SD 57073.

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Congratulations



Non-Profit Center Ribbon Cutting

The Yankton Area Chamber of Commerce Ambassador Committee hosted a ribbon cutting for the new location of the Non-Profit Center located at 610 W. 23rd St. There will be a variety of services by United Way & Volunteer Services, Big Friend Little Friend, Boy Scouts, Habitat For Humanity, Literacy Council, Parents As Teachers, Retired & Senior Volunteer Program, South Central Child Development (Head Start), Southeast Family Support and Prairie Earth Publishing. Sharing space under one roof equates to efficiency in overhead expense, networking capabilities and providing services to mutual clients. Utilizing the west entrance provides convenient parking as well as accessible entry. For additional information about programs and services call United Way & Volunteer Services at 665-6766.

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