

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.

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, 1:30-3:00 p.m. Enter main entrance on 3rd, of the former Sir Charles Hotel. Once inside take a right and enter the room which has the conference table in it. For further information or questions call 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.

Involve Your Children In Financial Talks

BY DAVE RAMSEY
Daveramsey.com

Dear Dave,
Is it a good idea to include teenagers in financial talks and budget meetings?

— Paul

Dear Paul,
I think it's a great idea, as long as it's not an extreme situation, such as you're very wealthy or you're looking at foreclosure. Teaching them about money with a standard, regular, monthly budget is one thing. But you don't want to put young people into situations they can't handle emotionally.

Walking through a typical, normal budget will show them how much money is coming in and how much things cost. They'll see on paper exactly how much the groceries or light bill costs. Then, when it's right there before their eyes, they'll begin to realize why mom and dad always tell them not to waste food and to turn off the lights when they leave a room.

As long as mom and dad are having a discussion and making

decisions—not fighting—it's good for kids to hear the give and take where handling money is concerned. Parents who never let their kids handle money, and never teach them proper money management techniques, run a high risk of turning financially irresponsible adults loose on the world!

—Dave

ADDRESS THE REAL ISSUE

Dear Dave,
Is it okay to move your credit card balances around to different companies in order to get lower rates?



Dave
RAMSEY

— Dan

Dear Dan,
It's an easy way to lower the interest rate, but it doesn't pay off debt. The danger of surfing your credit card balances is that it's easy to think you've actually done something to address the problem. The habits that got you into debt in the first place don't

change just because you've switched credit card companies.
In order to really do something about your debt problem, you've got to start living on less than you make. About 98 percent of this issue is lifestyle habits. And guess what? When you change, interest rates don't matter nearly as much!

—Dave

NO SURE THING

Dear Dave,
My brother is 30-years old, and he just lost his job. He doesn't have any debt, but he's started gambling in order to make money. He's won a few times, and when he does he's very generous with the winnings. Still, how can I make him see this is a disaster waiting to happen?

— Emily

Dear Emily,
You say he's "started"

gambling. Is this new behavior? Is he an addict, or just desperate? That will affect how willing he's going to be to listen to you.
Either way, what he's doing is really dumb. Sure, you can have a loving, heart-to-heart, sit-down conversation with him and let him know how much you're worried. This is something you should do very soon. But the question remains, is he mature enough that it will make a difference?
The movies and cable networks have glamorized poker and the world of gambling. But there's one sure way to tell whether the house will win or you will win in the long run. Look at your place, and then look at theirs. You may pick up a few dollars here and there by sheer luck, but they throw down millions just to re-decorate a lobby.
And where do you think they got that money? From dummies who thought they could beat the system!

—Dave

* For more financial help please visit daveramsey.com.

AAA WAKE-UP CALL

One In Six Fatal Crashes Involves Drowsy Driving

SIoux FALLS — Nearly all drivers feel drowsy driving is an unacceptable behavior, yet almost one third admitted to driving while drowsy in the past month, according to the AAA Foundation for Traffic Safety. In light of these findings, and in recognition of Drowsy Driving Prevention Week (Nov. 6-12), AAA South Dakota is alerting motorists to the dangers of this common, yet underestimated driving practice.

"In many ways, driving drowsy is similar to driving drunk—awareness decreases, reaction time slows, judgment is impaired, and your risk of crashing skyrockets," said Mark Madeja, spokesman for AAA South Dakota. "What's more, drivers have a tendency to underestimate the impact being tired has on their driving, which puts themselves and others at risk."

In its 2010 study, Asleep at the Wheel, the foundation found that one of every six deadly crashes and one in eight crashes causing serious injury involves a drowsy driver. Furthermore, the foundation's 2011 Traffic Safety Culture Index revealed additional findings related to drowsy driving which include:

- 32 percent of drivers admitted to driving while "so sleepy (they) had a hard time

- keeping [their] eyes open" in the last month.
- Two out of every five drivers admit to having fallen asleep at the wheel at some point, with one in 10 saying they had done so in the past year.

- More than eight out of 10 (82 percent) view it as unacceptable for someone to drive when they are having trouble keeping their eyes open.

- More than half of drivers (56 percent) rate people driving when they are sleepy as a very serious safety threat.

"With these eye-opening statistics in mind, we urge motorists to pay special attention to their driving behavior and take action if they are exhibiting signs of sleepiness," said Madeja.

Warning signs of sleepiness include:

- Having difficulty keeping your eyes open and focused, and/or having heavy eyelids,

- Difficulty keeping your head up,
- Drifting from your lane, swerving, tailgating, and/or hitting rumble strips,
- Inability to clearly remember the last few miles driven,
- Missing traffic signs or driving past your intended exit,

- Yawning repeatedly and rubbing your eyes,
- Feeling irritable or restless.

To remain alert and prevent a fall asleep crash, AAA offers these tips:

- Get plenty of sleep (at least seven hours) the night before a long trip,
- Stop driving if you become sleepy; someone who is tired could fall asleep at any time — fatigue impacts reaction time, judgment and vision, causing people who are very sleepy to behave in similar ways to those who are drunk,

- Travel at times when you are normally awake, and stay overnight rather than driving straight through,
- Schedule a break every two hours or every 100 miles,

- Drink a caffeinated beverage. Since it takes about 30 minutes for caffeine to enter the bloodstream, find a safe place to take a 20-to-30-minute nap while you're waiting for the caffeine to take effect,
- Travel with an alert passenger.

For more information on drowsy driving, including the Foundation's brochure, "How to Avoid Drowsy Driving," visit www.AAAFoundation.org.

Winter Weather Is On Its Way: Are You Ready?

LINCOLN, Neb. — The Nebraska Department of Roads' crews are prepared for winter weather's annual badgering. Workers and equipment will be out to clear the highways and to monitor changing conditions through the snow, the cold and the bold (drivers).

Motorists should be prepared too. Watch For:

- When traveling outside of a business or residential district, it is unlawful in Nebraska to follow a highway maintenance vehicle (snow-plow, truck, or grader) more closely than 100 feet when it is plowing snow, spreading salt or sand, or displaying a flashing amber or blue light.

- Snowplows cause soft snow to swirl. It can become difficult to see a plow, or the plow operator to see you. Drive with your headlights on. Make sure your headlights, taillights, and windows are clean and clear of snow so you can see and be seen.

- Plowing snow on a multi-lane roadway is often done in tandem (more than one snowplow at a time). Give them plenty of room. Do not pass on the right side and always stay where the operator can see you.

- Beware of icy spots when driving, especially on bridges and in sheltered areas. Drive at a reduced speed and allow plenty of distance for reacting to traffic. Slow down gradually when approaching curves and intersections.
- Motorists may use studded snow tires in Nebraska from Nov. 1 to April 1. School buses, emergency vehicles, and mail carrier vehicles may use them anytime during the year.

- Check often for current weather reports through local media sources before you travel.
- Keep a radio on. Weather conditions change rapidly and so do the road conditions.

Motorists should check for the following:

- For 24-hour-a-day, year-round Nebraska traveler information, dial 511 on your cell phone or landline. If outside Nebraska, dial 800-906-9069. 511 provides motorists current information about weather conditions, road conditions, and travel advisories. Know before you go. The 511 system and various other weather links are available at www.transportation.nebraska.gov or www.511.nebraska.gov.

- Make sure everyone in a motor vehicle wears a seat belt and children are in a car safety seat. Do not use cruise control in wet or snowy weather and do keep your gas tank full.

Finally, here are some winter weather words to know:

- Winter Storm Watch — A winter storm is possible or approaching.
- Winter Storm Warnings — A winter storm is imminent.
- Snow Advisory — One to five inches is expected.
- Blowing and Drifting Snow Advisory — Visibility can be at or below a quarter mile.
- Wind Chill Advisory — Wind chills of -30 to -35 are expected.
- Freezing Rain/Sleet Advisory — An accumulation of freezing rain or sleet could make exposed surfaces dangerous or cause damage.

Diabetes Awareness Campaign Kicks Off

LINCOLN, Neb. — The Nebraska Department of Health and Human Services is sponsoring a new statewide campaign called "Defend Against Diabetes." The campaign's goal is to promote the use of a new interactive website, www.defendagainstdiabetes.ne.gov, to educate the public about the risk of developing Type 2 diabetes and to provide practical, easy-to-use strategies for diabetes prevention.

The campaign emphasizes six key areas: eat healthy, be active, avoid tobacco, maintain a healthy weight, learn about diabetes, and see your doctor. All of these messages are designed to increase the public's awareness of how they could be at risk for diabetes and to encourage them to visit their doctor and get tested for diabetes.

"The website also includes a Diabetes Risk Assessment Test, which is a quick and simple way to determine if you are at risk for diabetes," said Dr. Joann Schaefer, Chief Medical Officer and Director of the Division of Public Health.

"It's free, takes less than a minute and could be the 'wake-up call' to people unaware that they already have diabetes or pre-diabetes."

More than 100,000 Nebraskans now have either Type 1 or Type 2 diabetes. That's enough to fill both the University of Nebraska Memorial Stadium and Devaney Center combined.*

The American Diabetes Association recommends testing for Type 2 diabetes:

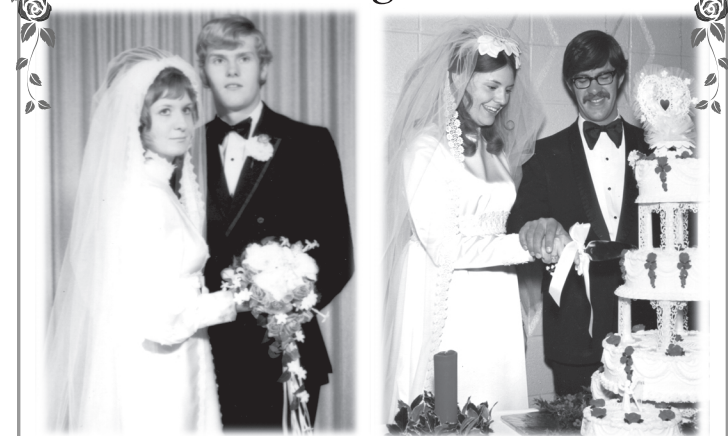
- In people younger than 45 if they have a family member with diabetes, are overweight or obese, or have any other risk factors for diabetes.

- At age 45 in the absence of other risk factors and then repeated every 3 years.

The campaign will be promoted through statewide print, radio, and billboard advertising along with social media.

For more information about the "Defend Against Diabetes" campaign or to take the diabetes risk test, go to www.defendagainstdiabetes.ne.gov.

Celebrating 80 Years



Kramer/Bruening

Ellingson/Peterson

WHO: Kramer/Bruening & Ellingson/Peterson

WHERE: Ben's Brewery, Copper Room - upstairs
222 W. 3rd St, Yankton

WHEN: Friday, Nov. 18th @ 7:00 p.m.

Thank Them For Our Freedom

American-made bracelets. For every From Soldier to Soldier™ bracelet sold, \$25 will go to organizations caring for wounded veterans.

Support the Cause

FROM SOLDIER TO SOLDIER

Exclusively at... **TeMari Designs, LLC** Locally Owned & Operated **Jewelry & Gifts**

909 Broadway #3, Tripp Park Plaza
Monday-Friday 10-5:30 • Saturday 10-2
(605) 260-0446

get your **Flu shot** now!

available at... **HyVee Pharmacy**

We will also have the Fluzone HD vaccine, recommended for those 65 and older.

Thursday, Nov. 10th 10am-2pm **Tuesday, Nov. 15th 1-4pm**

NO COST WITH MEDICARE CARD.

HyVee Pharmacy 2100 Broadway Yankton, SD 665-8261