## MUNITY ОМ **CALENDA**

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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 legi-bly 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 be-

fore. 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

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. Neight 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

# **Crummy Family's Lack Of Boundaries**

**BY DAVE RAMSEY** www.davesays.com

#### Dear Dave,

My grandfather passed away a couple of months ago. I'm 32 and the only relative still living in town, so I helped take care of him and his place so he wouldn't have to go into an assisted living facility. In his will, he left his entire estate-the house and property plus about 270,000 -to me. I'm debt-free except for my house, and now my family is acting weird and telling me I'm making excuses for them being left out of the will. Do you have any advice?

#### Dear Jason,

Let me ask you something. Did you love your grandfather? It sure sounds to me like you did by taking care of him and his stuff. It sounds like he loved you a lot, too. So my advice is to do what he wanted and accept this generous inheritance. And your family needs to just shut up!

When you die, you can leave your belongings to whoever you choose. I mean, it was your grandfather's stuff, so it was his decision. Period. He could have left it directly to his children, grandchildren, a friend or even his dog if he'd wanted.

Let these family members with the prob-

## COMMUNITY CONNECTIONS



RAMSEY

- Jason

you can spend the money grandfather left fighting them. The man left what he left, and there's no more. It was his money, his house and his property. They're not entitled to it just because they're breathing!

lems contest the will. And

In the meantime, you need to learn how to be a wise investor and become debt-free, including the house! Start educating yourself on mutual funds

and Roth IRAs. And don't beat yourself up over this, Jason. You haven't done anything wrong. -Dave

#### **GET CURRENT FIRST!**

#### Dear Dave,

Dear Solita,

I love your plan, but I have one question before getting started. Should I catch up on any past due bills before saving up \$1,000 for Baby Step

— Solita

Absolutely! First, get current or make payment arrangements with anyone who's willing to work with you. Make sure your necessities come first. I'm talking about food, clothing, shelter, transportation and utilities. After that, get current with any credit cards and other types of debt you may have. Once you have these things taken care of, it's time to launch your Total Money Makeover!

You've already mentioned getting \$1,000 in the bank for a starter emergency fund. That's Baby Step 1. After that, begin your debt snowball, which is Baby Step 2, and pay off your debts from smallest largest. In Baby Step 3 you'll save up and increase your emergency fund from \$1,000 to three to six months of expenses.

Once you reach this point, you really start looking to the future. In Baby Step 4 you start investing 15 percent of your income into Roth IRAs and other pre-tax retirement plans. College funding for any little ones is next in Baby Step 5, and Baby Step 6 is a biggie – pay off your house early!

But Baby Step 7 is the real deal. When you're able to build wealth and give, you've reached the pinnacle of smart money management. Not only are you securing your family's future for years, but you can help others and your community in a big way!

**–Dave** 

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\* For more financial advice please visit daveramsev.com.

# **Giving From The Heart Can Be Magical**

### **BY PAM KETTERING**

Yankton Area United Way

Preparation time for the holidays is here! Decorations have been on display for weeks. Advertisements for toys, food, clothing, you name it; have been splashed on all the media. Concerts and programs have been scheduled. Menus and gift lists have been penciled in. Wish lists are thoughtfully being completed. Santas are eating in preparation to fill their red and white suits. AND some people are getting very nervous because their children's expectations are far beyond their means.

Now what?

They have closely watched the ads and their income. They have considered how they can scrape enough money together for making something special for the holiday meals. They have tried to cut down on miles to save gas money. They have turned down the temperature in their homes. They have found a small tree to chop down later. Now what?

## **Give Back To The Contact Center**

neighbors to make a magical difference. It starts with raising awareness. It starts with baking a pie, buying a toy or book, or donating money — just for initial ideas!

The opportunities

now abound for caring

with caring folks baking pies and giving cash donations to buy gravy,

• Toys For Kids have the registrations for children 0-18 with expectations of a gift for them this holiday. MAGIC begins with caring folks calling 665-6766 (United Way & Volunteer Services) and

asking for a family to "adopt." The child(ren) has written a short wish list to assist with the shopping. Educational, durable items are recommended for all ages. Electronic or battery operated items are not recommended. Sometimes the adopters have a gift for the parents or box up everyday supplies that

help make ends meet. More and more families

changes by adopting families they shop and then wrap the presents at their family holiday gathering.

• Concerts at the local schools and college are abundant from now until a few days before Christmas. Voices and instruments are practicing for that upcoming performance that entertain all ages. Check the school calendar and community calendars for times and places. • Mrs. Santa Reading at the

Yankton Mall is occurring on Sat-

urday, Dec. 17, from 1:30-3 p.m. Mrs. Santa will read stories to the children as well as hand out ageappropriate books. MAGIC begins when children are hovering close and listening intently as pictures and words bring wondrous images to their imaginations!

• Homemade gifts, food, invitation to dinner, book of monthly gifts of labor, visits to the lonely, reading mail for the disabled, rides to see the beautiful light displays, craft activity for children of single parent are a few ideas to work MAGIC for others. The possibility and opportunity to make MAGIC begins in each person's ability to open their eyes, ears and hearts to people with whom they interact or connect with programs that offer answers.

Make this a MAGICAL holiday season for others as you, by doing heartfelt acts, are receiving abundant MAGIC. Benjamin Franklin said, "When you are good to others, you are best to yourself."

605-665-7811

1-800-743-2968

# **KETTERING** have replaced family gift ex-





Pam

potatoes, napkins and other sup-

plies AND volunteering!

• The Community Holiday Feast is next Wednesday at the Cal-

#### 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



Many organizations and churches will begin their annual holiday collection programs this fall. One thing the Yankton Food Pantry always runs short on is paper and toiletry items. Pantry officials ask the public to take into consideration donating items such as bar soap, shampoo and conditioner, toothpaste, brushes, combs, deodorant, toilet paper, size 4, 5 and 6 diapers, shaving cream, razors and powdered laundry detergent.

Whatever you choose to donate, rest assured everything gets used unless the "use by" date has passed.

The Contact Center Food Pantry is in need of some food items as well as the personal items. Any donations would be greatly appreciated and much needed. Some of the items we could use are: Hamburger and Tuna Helpers; Tuna; Macaroni and Cheese; Vegetable and Chicken Noodle soup; Peanut butter and Jelly; Mashed potatoes; Instant Rice; Ketchup, Mayo, and Mustard; Canned fruits such as: Peaches, Pears, Mandarin Oranges; Whole kernel corn; Pork and beans; Cereal or instant oatmeal; Cake mixes, brownies, frostings; Saltine crackers.

The Yankton Food Pantry and Contact Center accepts donations made by the citizens of Yankton and the surrounding communities. If you have any questions, call Kelli at 605-260-4414.

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# and the P&D Elves will print them!

Drop off, mail or e-mail your letters by Wednesday, November 30, 2011

1. Drop off at the: Press & Dakotan 319 Walnut (after hours night drop box available)

Send Us Your...

2. Mail to:

Santa Letters Yankton Daily Press & Dakotan PO Box 56, Yankton, SD 57078

PRESS DAKOTAN

3. Go to the Press & Dakotan's website at: www.yankton.net/santaletters and fill out the Santa Letter form

emailed and written Santa Letters will publish between December 5 and December 24 in the Yankton Daily Press & Dakotan. \*Space is limited and published on a first come, first serve basis. LETTERS WILL BE TYPED IN ~ NO FORM REQUIRED