

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, 319 Walnut, 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 605-665-3736 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

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
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

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

MMC Vespers Marks Start of Advent Season

The Benedictine Sisters of Sacred Heart Monastery and the Mount Marty College Music Department will present their annual Vespers performance on Sunday, Dec. 2. The free performances are at 4 p.m. and 7 p.m. in Bishop Marty Chapel on the Mount Marty College campus.
This year's Vespers will feature music from Gregorian Chant to contemporary compositions. The performance will feature the choir of Mount Marty College, under the direction of new Director of Choral Activities Kenneth Tice. The central piece for this year's performance is Z. Randall Stroope's, "Hodie! (This Day)", accompanied by professional brass and percussion ensemble. The audience will be joining in on traditional holiday carols throughout the performance.
The Yankton Children's Choir will be the featured guest performers on both performances, and sing the prelude to the 7 p.m. concert.
Tickets to Vespers are free, but space is limited to 500 people per performance. Tickets can be picked up in advance at The Carpenter's Shop behind Walgreen's in Yankton or on the Mount Marty College campus in the Bookstore.

SAC Announces Thanksgiving Week Hours

The Summit Activities Center in Yankton has announced the following hours during the Thanksgiving holiday break:
• Wednesday, Nov. 21 — Open: 5 a.m.; Close: 10 p.m.
• Thursday, Nov. 22 — Closed
• Friday, Nov. 23 — Open: 8 a.m.; Close: 10 p.m.
NOTE: There will be no fitness classes Wednesday evening and all day Friday.
There will be "No School Special" days on Wednesday, Nov. 21, and Friday, Nov. 23, from 1-4 p.m. at the Summit Activities Center
For further information, call 668-5234 or stop by the Summit Activities Center at 1801 Summit Street. Don't forget to follow the Yankton Department of Parks and Recreation on Facebook.

BIRTHS

LILLIANA HARE
Morgan Hauger of Yankton announces the birth of her daughter, Lilliana Louise Hare, born on Aug. 21, 2012, at 11:24 a.m. She weighed 6 pounds, 9 ounces and was 21.24 inches long.
Lilliana joins her sister, Harmony LeRae, age 6.
Grandparents are Todd Hauger and Julia Hussein of

Yankton, Mike and Barb Peschl of Tyndall, and Laura Hauger of Yankton.
Great-grandparents are Dick and Maris Hauger of Sioux Falls, Bill and Mary Etheridge of Arizona, Marian Peschl of Tyndall, Tom and Ginger Peschl of Tyndall, and Dick and Pat Teeslink of Yankton.

Not Ready To Combine Finances

BY DAVE RAMSEY

Dear Dave,
I recently got engaged. Is it okay for us to go ahead and combine finances and start working on a budget before we get married? —Adam

Dear Adam,
No, it is not okay to combine finances with anyone to whom you're not married. And by "okay," I mean wise. I'm happy that you've found love, but all kinds of things can happen before the rings are slipped onto your fingers.

I'm not wishing bad things on you, but what if you spend time paying off her debt, or vice versa, and then the relationship doesn't work out? Bringing finances into that kind of situation is just asking for trouble. You do not want to go there!

Now, all this doesn't mean that you can't begin working together on budgets for the future and goals for your lives. We're talking about full disclosure to make this happen. She knows all about your income and debts, and you know about hers too. You guys need to have some serious discussions about saving, spending and debt, and get on the same page with your finances

before the big day.
But no, my advice is that you each pay your own bills until after you're married. Once that happens, there's no "yours" and "mine" anymore. It all becomes "ours." —Dave



Dave RAMSEY

Dear Dave,
I just turned 57 and have been researching long-term care policies. Is there a point where you can self-insure for long-term care needs without a policy? —Peter

Dear Peter,
Mathematically, I'd say you could safely self-insure if you have the resources available to support your care in a nursing home or other facility for 25 years. Of course, if you're married you have to think about your spouse and make sure she has enough to live on comfortably at the same time. That's a lot of money. In my mind, it's a large enough bill that it makes sense to transfer the risk to a long-term care insurance policy.

The simple truth is most people won't have enough money to self-insure for that kind of thing when the time comes. If you have

\$20 million liquid sitting around, then you could easily set aside \$2 to \$3 million for long-term care and still be in great shape. But I advise virtually everyone to have good, long-term care coverage in place by age 60. For many folks, it can make the difference between living with dignity and having to depend on the government. And that's not something I ever want to do for anything—especially not my healthcare!
—Dave

Dear Dave,
I graduated from college in May with \$20,000 in student loans and have been working an hourly job on my dad's farm until something opens up in my area. My sister is getting married soon in Mexico, and it would cost me about \$2,000 to attend. Do you think I should go? —Phil

Dear Phil,
I understand about family, and I think you should be at your sister's wedding. But on the other hand, it's a little ridiculous to expect an hourly wage farm worker

to travel to Mexico for a destination wedding.

The first thing I'd do is shop around for lower airfare. Financially speaking, that's going to be a big chunk of this, and I'm pretty sure you can find cheaper prices. It wouldn't hurt to ask mom and dad for a little help, either. They may even be willing to foot the bill. You've got a bunch of debt and not a lot of income right now. On top of it all, you've had this trip dropped in your lap.

But start out by telling your dad that you're willing to try and pay for this, and ask him, too, if there's any way you can make some extra money at your job. A family should be together to celebrate an occasion like this, and I bet he'll be willing to help you out!
—Dave

Dave Ramsey is America's trusted voice on money and business. He's authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show is heard by more than 5 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

Community Connections

Critical Needs Rely On United Way Campaign

BY PAM KETTERING

Yankton Area United Way

Have you considered supporting the 2013 United Way & Volunteer Services of Greater Yankton's campaign? I hope so. To support the 35+ programs that provide services to our neighbors of all ages experiencing countless life situations, the support of every ONE is needed.

ONE dollar a week (replacing a soda or a cup of coffee) from everyone who buys such items daily would greatly assist addressing critical issues of hunger, homelessness, tutoring, mentoring, companionship, plus much, much more. To date, we have raised 23% of the needed support for the partnering agencies and programs to continue their ability to help those in need. With federal and state funding for these much needed services, the necessity for caring citizens to pick up the slack.

The Contact Center and the Homeless Shelter are two of the partner agencies that address critical needs day in and day out. Continue to read about the work of these agencies and the difference they are making in their clients' lives as well as sustaining the quality of life that we all appreciate.

The Contact Center is an emergency assistance agency which has served the Greater Yankton Area since 1974. We receive funding through the United Way & Volunteer Services, Yankton County, City of Yankton and many local organizations, churches and individuals.

The Contact Center has seen many new faces in 2012. Each situation is handled individually and help is offered either financially or looking for additional resources. So many of us are just one step away from being in this kind of situation. No one should be without a home to go to or food for their table.

Some of the services the Contact Center provides:

Food Pantry: A three day supply of food is given to families and individuals on an as-needed basis. In 2011, the Contact Center was able provide food to 6,944 individuals. The Contact Center has seen many new faces of individuals needing assistance.



Pam KETTERING

Emergency Assistance: A variety of emergency assistance, including rent, utilities, medications and emergency gas for vehicles. We encourage individuals to repay a little at a time when they get back on their feet so we can use the funds to help others in need. Repayment is never required. In 2011 we were able to provide emergency assistance to 284 individuals/households.

Payee Services: We provide Protective Payee Services to over 80 individuals, many of whom are referred to us by Social Security Administration. We are responsible for managing their checking account, paying bills, developing a budget, and disbursing a weekly check to the clients for groceries and other living essentials.

Back Pack Project: Contact Center provided 212 children, K-8th grade with a voucher for a back pack.

Holiday Food & Fruit Baskets: This program provides a Christmas Food Basket (including everything to prepare a Christmas meal) to low income individuals and families or a Fruit Basket to the elderly and shut-ins. With the Christmas season approaching fast, the Contact Center is looking for additional food and funding.

This past year the Contact Center received a call from a utilities company. They had an elderly individual that was not able to pay the utility bill. Knowing that we had helped others in this situation, they wanted to know what this individual could do. He came to see us and we were able to keep this utility on. He cried! A couple of days later, he came back with 6 cookies and pictures of his pet and he cried again! Heartwarming-heartbreaking—that is why we do what we do.

The Yankton Homeless Shelter's purpose is to offer temporary shelter to homeless individuals

and families, in a hospitable atmosphere. The shelter serves as a community outreach to individuals and families in need, regardless of sex, race, or creed. The shelter was founded on the belief that everyone deserves a home.

The shelter located at 304 W 4th Street, opened its doors in June 1995 and serves approximately 100 individuals each year. The Shelter was converted from a single family home to its present structure. The house has three separate living quarters, with the ability to house 8+ people, keeping families separate. Each client is screened and informed of the rules of the shelter to ensure the safety of the staff and other occupants. The shelter is designed to house those who are in need of temporary housing while seeking employment; those who have found work but cannot afford the initial cost of housing, temporary shelter will allow them the time to save money for permanent housing; and for those who have had their home damaged or destroyed.

The shelter is governed by a board of directors representing a wide range of interested organizations. The staff consists of a director and 3 overnight advocates. The goals of the board is to: Offer a facility for shelter, 7 nights a week, 365 days a year; Make available kitchen facilities for clients to prepare meals; Supply information and referrals about other resources and services in the community; Furnish laundry facilities; Establish an environment of warmth and hospitality to help build self-esteem and human dignity; and provide an atmosphere in which no one feels threatened or intimidated.

Funding is an ongoing priority of the board, enabling the shelter to function at a proper level. The shelter receives monthly donations from individuals and funding from United Way & Volunteer Services. In addition the shelter hosts two annual fund raising events each year, a golf tournament in June and the dunk tank at River Boat Days in August.

For additional information on the partner agencies, the numerous projects, or support, call United Way & Volunteer Services at 665-6766, email unitedway@iwn.net, or check us out at www.yanktonunitedway.org.

Yankton Toys For Kids Program Begins Making List

Community wide agencies, organizations, and volunteers are working together to make the holidays brighter this year through the annual Yankton Toys for Kids program.

The Yankton Toys for Kids wish list is being compiled for children in need, ages 0-18, who live in Yankton County. A release form and a wish list are to be completed and returned by Nov. 9 and are available at Head Start, County Health Office, Contact Center, S.D.

Dept. of Labor, Economic Assistance, and Division of Child Protection. An agency referral is required to qualify for the Yankton Toys for Kids program.

Donations of new, unwrapped toys, appropriate for ages 0 to 18, are being collected now through Saturday, Dec. 15, and can be dropped off at Yankton Motors on Highway 50 or, starting after Thanksgiving, at the Yankton Mall. Don't have time to shop for a toy? Toys for Kids can do the shop-

ping for you. Caring neighbors are helping Santa Claus make the holidays special for area children. Cash donations are accepted to fill in where needs are not met and ensure that every referred child receives a toy. Make checks payable to Toys for Kids.

You may also "adopt a family" through the Yankton Toys for Kids Adoption Program, which enables businesses, community members or organizations to provide clothing, food and gifts to families experiencing tough times. Volunteer "adopters" are paired with a local family in need and provided with ages, clothing sizes and special requests.

Last year, the Yankton Toys for Kids program served more than 350 children. This year we anticipate an increased need.

If you would like more information on the Yankton Toys for Kids program, call the United Way & Volunteer Services' Office at (605) 665-6766.

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