

# 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

## FOURTH FRIDAY

**Scrapbooking**, 10 a.m.-3 p.m., The Center, 900 Whiting Drive, Yankton.

## 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

## Toys For Kids Christmas Show Dec. 1

Yankton figure skaters are teaming up with the Yankton Toys for Kids program to help Santa Claus make the holidays special for area children. The Toys for Kids Christmas Show will be held at 5:30 p.m. Saturday, Dec. 1, at Yankton Kiwanis Ice Arena, 709 Whiting Drive, Yankton. Admission is a new toy or goodwill donation (unwrapped) to be donated to the Yankton Toys for Kids Program. Enjoy an evening of magic as Yankton skaters perform to Christmas songs both old and new. Refreshments will be served following the show.  
 Toy Ideas (by age) include:  
 • ages 0-2 — Musical toys, books, soft baby dolls, soft cars, rattles, blocks  
 • ages 3-5 — Cars, Thomas the Train, books, puzzles, games, dolls  
 • ages 6-10 — Books, games, flash cards, puzzles, legos, barbies, hats, mittens, cards, UNO  
 • ages 11-13 — Legos, Transformers, art projects, remote cars, basketballs, footballs, soccer balls, paints, beads, jewelry, hats and mittens  
 • ages 14-18 — Posters, hoodies, footballs, basketballs, jewelry, hair things, scarves, nail polish, gloves and hats  
 For more information, contact Sue Zavadil, figure skating co-coordinator, at n605-660-6316, visit <http://yanktonice.org/figureskating.htm> or contact Fred Binder at 605-665-4408 (work, 605-661-9827, cell, fred.binder@districtiii.org).

## BIRTHS

**JETT DEVINE**  
 Grandparents are Bob and Kim Braunesreither, Yankton, and Dan and Jeanne Devine, Yankton.  
 Great-grandparents are John and Ruth Ann Dannenbring, Gladys Braunesreither, Millie Devine, Denis and Delores Feilmeier, all of Yankton.

**Marvin 'Pal' Christensen**  
**Celebrating 85 Years**  
**November 29, 2012**  
 Pal's family requests a card shower:  
 1202 Pine Street  
 Yankton, SD 57078



# Letting Them In On The Secret

BY DAVE RAMSEY

**Dear Dave,**  
 I'm in a very fortunate position when it comes to my finances. I'm 25, and I make \$50,000 a year. I'm also completely debt-free. In your opinion, when is it appropriate to let someone you're dating know about your financial situation?

**—Anonymous**  
**Dear Anonymous,**  
 Wow, you are in a great position for someone so young. I'm not sure how you got there, but it certainly wasn't by being dumb or immature.

I think it's only natural in a dating situation to reveal more about oneself as time passes and the relationship gets deeper and more serious. In my mind, people who start throwing around financial information on a first date are either extremely superficial or just plain weird.

But after you've been dating a while, and definitely before you're engaged, you should know everything about the other person. There should be complete disclosure in every area of your lives. That's called intimacy. There's no room for skeletons in the closet



Dave  
**RAMSEY**

when it comes to a healthy relationship.

Just take your time and make sure you're both committed to being open and honest about things. Then, as the relationship progresses, the depth of intimacy and the depth of information will progress in all areas of your lives. —  
**Dave**

**Dear Dave,**  
 My wife and I want to do a live-in/flip real estate purchase. The idea is to buy a fixer-upper and rent out the basement to help with the mortgage payments. What do you think about the idea? —  
**Brian**

**Dear Brian,**  
 I love real estate. I've flipped a few houses in my day too. But the particulars of the deal make me a little nervous.

In a situation like this you need to do a basic business analysis. You've got to have a plan and figure out the worst case scenario.

Part of this is determining whether or not you can survive if things fall apart. In this case, the worst case is that you can't get a renter and the house doesn't sell. It puts your family in jeopardy if this happens, so to me it's not an option.

Honestly, I think you've got house fever right now. The possibility I just mentioned isn't a rare occurrence. Lots of people have had the same idea, with the best of intentions, and still end up in a big mess. But if you and your wife are willing to accept the possibility of things not working out like you planned—and the fact that you might have to take additional jobs for an unknown period of time just to make ends meet—then it might be a play. Me? I don't like putting myself into skin-of-my-teeth positions intentionally. When I wore a younger man's clothes, I was willing to do stuff and ignore the risk involved. Going broke years ago knocked that out of me in a hurry. Any deal that runs the risk of leaving you bankrupt, or the victim of a foreclosure, just isn't worth it!  
 —**Dave**

Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

# Some Tips For De-Stressing Holiday Entertaining

BY LEANNE ITALIE  
 Associated Press

**NEW YORK** — With a little planning, a little help and a lot of resolve, holiday entertaining doesn't have to mean you're too stressed out to enjoy your own party.

Sometimes, said Michelle Morton, a professional organizer and busy mom of three in Raleigh, N.C., it's all about attitude.

"This is not the time to perfect being 'perfect,'" she said. "This is all about surviving with a smile on your face and at the end of the day making sure you enjoy it as well. If it doesn't make you happy, and you're doing it out of obligation, then cross it off your list."

If you're a go for hosting, try these tips for maintaining your sanity:

**CHOOSING THE MENU:** Mary Giuliani, a high-end caterer and event planner in Manhattan, does 60 to 75 parties from Dec. 1 to Dec. 22 each year. "Mad Men" and all the '50s and '60s retro stuff is chic again," she said. "That means potluckers are cool. Plus these days, everybody wants to be a celebrity chef."

But, she cautions, know your crowd. "If you're certain your guests won't enjoy showing off their favorite casserole or the latest recipe they found online, don't do it."

Try a dessert party or serve mac-and-cheese with toppings instead, suggests Giuliani, with one signature drink as opposed to an open bar. Your offerings for dessert can be a mix of home-baked and store bought, freeing up time to get more creative with

parting gifts for guests, for example.

Giuliani calls her go-to party drink served by the pitcher the White Christmas, consisting of white cranberry juice — to avoid tough stains — vodka and pomegranate seeds at the bottom for a bit of extra flavor and holiday color.

Chef Jan Birnbaum, co-owner of EPIC Roasthouse in San Francisco, suggests preparing food you've made at least several times.

"The best way to have fun with your guests and friends is to make the meal doable," Birnbaum said. "Preparing a dish that you have never done before will guarantee a less than fun day for you."

**MAKE LISTS:** Morton has found success breaking to-do lists into categories and prioritizing each task, then syncing the tasks with her electronic calendar. "I feel much better when I write things out," she said. "When I walk around with it all in my head I can't think, I can't focus, I can't sleep."

Don't head off to the market without a list, and plan to shop well in advance, Birnbaum adds. Fresh ingredients will stay that way purchased two days ahead.

And don't forget to designate help. Putting on a party alone is foolhardy. Birnbaum said ask yourself a few key questions when planning, like who will set the table while you're finishing off the meal? How much time do you need to shower and dress? Have your help arrive at least several hours in advance.

**HOME DECOR:** Whipping the house into shape for a party is al-

ways stressful. Giuliani suggests stocking up on votive candles to "give a little warmth without going crazy," especially if you forgot to leave time to buy and arrange flowers.

Dana Bowen, executive editor of Every Day with Rachael Ray magazine, says avoid buying decorations intended solely for the holidays. "Look around your backyard for pine cones or tree branches and turn them into centerpieces," she suggests.

Or try a tip from design guru Nate Berkus and reuse scraps of wrapping paper to cover your vases for a more festive feel without spending money.

Aimee Beatty, the in-house stylist for Pier 1 Imports, said focus when decorating on high-traffic areas. "Simple additions, such as garland to an entryway, adorning a table setting with ornament place card holders or perhaps adding beautiful embroidered pillows to the living room sofa can set the tone for the holidays," she said.

At the table, especially if you're on a budget, get funky with a mix of vintage from thrift stores or flea markets, Bowen said. "Vintage china and silverware is a great idea, and you can get it for pennies. I walked out of a bag sale with two armfuls of champagne flutes that I pull out every New Year's Eve. Who wants to drink

from plastic cups."

Loulie Walker, an event planner for the rich and famous in Manhattan, is also a mix-and-match fan. "For tableware, take an anything goes approach, such as family heirloom china next to big-box store plates, and mixing up linens and glassware," she said. "This also makes it easy to add an extra setting at the last minute."

**HOLIDAY WINE:** Wine pairings are fun, but they're not everything. Giuliani said choose one wine for holiday hosting and buy it by the case to save money. Kathy Bertone, who wrote "The Art of the Visit: Being the Perfect Host; Becoming the Perfect Guest," notes hosts can count on visitors showing up with plenty of wine, anyway.

Ken Forte, president of the Harlem Wine Gallery, a small wine shop-art gallery in Harlem, says assume most of your guests will drink one to three glasses. Don't succumb to pressure to buy outside your price range and don't sweat the glassware.

"Although the current craze for specific wine glasses for each varietal may work for you, it is perfectly acceptable to drink from the glasses you own," he said. "If you don't own enough wine glasses to serve all your guests, consider renting or borrowing additional glasses."

**First Annual Avera Sacred Heart Christmas Vendor Show**

**Avera Professional Office Pavilion**  
**Thursday, December 6**  
**8 a.m. - 6 p.m.**


Organizational Items	Loose Teas & Tea Accessories
Etched & Engraved Gifts	Honey, Scones & Dips
Homemade Jams, Jellies & Salsa	Kitchen Items
Nail Shields	Christmas Décor
Custom Bras	Fresh Evergreen Wreaths
Color Analysis	Personalized Totes
Jewelry & Hair Accessories	Ergonomic Women's Pink Tools
Environmentally Friendly Cleaning	Children's Books
Supplies & Body Care	Handmade Greeting Cards & Stationery
Nuts, Candy & Savory Treats	Health & Wellness Nutrition Supplies
Gourmet Foods	Framed Art & More
Jewelry, Purses & Scarves	
Scented Flameless Candles	

For more information call (605) 668-8310.

**Avera**  
 Sacred Heart Foundation

Partial proceeds will benefit the Avera Sacred Heart Foundation.

**50th Anniversary Celebration**



**Mr. & Mrs. Groetken**  
 Cyril and Pauline Groetken will celebrate their 50th Anniversary with an open house; Saturday December 1st, 2012 from 7-10pm in the Copper Room at Ben's; Yankton, South Dakota.  
 Their children are: Marcy (Darren) Moser - Yankton, SD, Shelly Moser - Fargo, ND, C.J. (Kelly) Groetken - Bloomington, IL, Melissa (Jim) Christianson - Sioux Falls, SD and Michael (Amy) Groetken - Sioux Falls, SD  
 An earlier celebration was held in July at the Lake of the Ozarks with their children and spouses and their nine grandchildren.  
 Cyril and Pauline (Hilsinger) were married December 1, 1962 at the First Covenant Church in Sioux City, IA.

**Where You Find Business & Professional EXPERTS!**

# Business AD-vantage

A NEW BREED OF YELLOW PAGES

<b>APPLIANCE SALES/ SERVICE</b> <b>Larry's</b> <b>APPLIANCE</b> 920 Broadway, Yankton 665-9461 <b>LG Amana</b> <b>MAYTAG</b> Also online at <a href="http://www.yankton.net">www.yankton.net</a>	<b>ARCH SUPPORT</b> <b>Boston Shoes To Boots</b> 312 West 3rd, Yankton, SD 605-665-9092 <b>AUTO BODY REPAIR</b> <b>Justras Body Shop</b> 2806 Fox Run Parkway Yankton, 665-3929 <b>Riverside Auto Body</b> <a href="http://www.riversideautobody-gonegreen.com">www.riversideautobody-gonegreen.com</a> 402-667-3285 <b>BANKING</b> <b>Services Center</b> <b>Federal Credit Union</b> 609 W. 21st, Yankton, SD <b>First Dakota National Bank</b> 225 Cedar St., 665-7432 2105 Broadway, 665-4999	<b>Also online at <a href="http://www.yankton.net">www.yankton.net</a></b> <b>CLEANING</b> <b>FloorTec</b> Professional Cleaning & Restoration 605-665-4839 <b>Steamway</b> CLEANING & RESTORATION •Carpet & Upholstery Cleaning •Duct Cleaning •Fire/Smoke •Water Restoration •Mold Testing & Remediation 665-5700 1-800-529-2450	<b>DECORATING</b> <b>Yankton Paint &amp; Decorating</b> 406 Broadway • 665-5032 "Since 1964" •Carpet • Vinyl • Wood •Ceramic & Laminate Flooring •Window & Wall Treatments Benjamin Moore and Pratt & Lambert Paint <b>ELECTRICAL</b> <b>Johnson Electric, LLP</b> Commercial • Residential • Trenching 605-665-5686 <b>L&amp;S Electric</b> <b>Harry Lane, Contractor</b> 665-6612 • 661-1040 Also online at <a href="http://www.yankton.net">www.yankton.net</a>	<b>ELECTRICAL</b> <b>Brightway Electric, LLC</b> Serving SD & NE - Licensed & Insured 760-3505 • 661-9594 <b>FAMILY MEMORIALS</b> <b>Yankton Monument Co.</b> 325 Douglas, Yankton 605-664-0980 <b>FUNERAL &amp; CREMATION</b> <b>Wintz &amp; Ray</b> FUNERAL HOME and Cremation Service, Inc. Yankton • 605-665-3644 Garden of Memories Cemetery <b>Wintz</b> FUNERAL HOME Hartington, Coleridge & Crofton 402-254-6547 <a href="http://wintzrayfuneralhome.com">wintzrayfuneralhome.com</a> Trusted For Generations Also online at <a href="http://www.yankton.net">www.yankton.net</a>	<b>HEATING &amp; COOLING</b> <b>Kaiser Heating &amp; Cooling</b> <a href="http://kaiserheatingandcooling.com">kaiserheatingandcooling.com</a> 665-2895 <b>Advertise Here!</b> Call The Advertising Dept. For More Info 665-7811! <b>HEATING &amp; COOLING</b> <b>Larry's</b> <b>HEATING &amp; COOLING</b> 920 Broadway, Yankton 665-9461 Carrier Turn to the Experts	<b>INTERNET</b> <b>Your Gateway To Yankton's Virtual Community</b> <a href="http://www.yankton.net">www.yankton.net</a> <b>PRESS &amp; DAKOTAN</b> 319 Walnut, Yankton 605-665-7811 • 1-800-743-2968 <b>MEDICAL CLINIC</b> <b>Lewis and Clark Family Medicine</b> 2525 Fox Run Parkway, Ste. 200 Yankton, SD • (605)260-2100 <b>PETS</b> <b>Canine Grooming Center, L.L.C.</b> 718 Douglas, Yankton, 665-8885 <b>WORLD BIBLE SCHOOL</b> FREE BIBLE CORRESPONDENCE COURSE PO Box 242, Yankton • 665-6379
---	--	--	---	---	--	--