

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
Wil Bowling, 9:30 a.m., The Center, 605-665-4685
Billiards, 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

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.
Partnership 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 p.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
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 12:45 p.m., The Center, 605-665-4685
Whist, 12:45 p.m., The Center, 605-665-4685
Hand & Foot Cards, 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.
Divorced, Separated, Widowed, 7-9 p.m., Roncalli Center, Mount Marty College (Sept. 16-Nov. 18)

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, 5:15 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

Soup Benefit Nov. 22

HARTINGTON, Neb. — The Hartington Knights of Columbus will hold a Soup Supper Benefit on Friday, Nov. 22, beginning at 4:30 p.m. at the KC Hall, 105 E. Es-tate St.
 This event is a benefit for Julie Kastrop to raise money

for her cancer treatments. The menu will include Chili, Chicken Soup, Hotdog, warm cookies and beverage. For more information, contact Trent Becker at (402) 254-7352 or radectrent@har-tel.net/.

Single And Staying On Track

BY DAVE RAMSEY

Dear Dave,
 Do you have any tips for how a single person can stay on track with their finances?

— Debbie

Dear Debbie,
 It's really pretty simple. The first thing is the same advice I give to married couples, and that is to live on a monthly budget. Sit down at the end of each month and write down — on paper — all your expenses and income for the following month.

When you think about it, budgeting really isn't that difficult. Some of your expenses, like your rent or mortgage payment, will be the same. If you have a car payment (which I really hope you don't), it will remain constant, as well. Things like groceries and utilities may fluctuate based on the time of year, but you can make a pretty accurate estimate by looking at past months.

The second thing I'd recommend is that you find someone to be your accountability partner. It should be someone who is wise and good with money and a person who loves you enough to call your bluff or hurt your feelings a little when necessary. They can be a close friend, parent or even your pastor. Just



Dave
RAMSEY

sit down together over a cup of coffee once a month and talk about your finances. You could even go over your budget together line by line.

Ideally an accountability partner is someone who's ahead of you on a particular journey and can help direct you along the path to wisdom. It's their job to hold you accountable for what you're doing and the decisions you're making, for your own good!

— Dave

A PRODIGAL DAUGHTER

Dear Dave,
 My daughter used to live an irresponsible lifestyle and was bad with money, too. While she was in college she also took on \$20,000 in student loan debt. Since that time she experienced a serious illness. She's recovering now, and it has really changed her behavior and her outlook on life, spiritual

matters and money for the better. I could pay off the loans for her, but I'm wondering if there's a better way to help.

— Eddie

Dear Eddie,
 If I were in your shoes, and I had the means to pay off her student loan debt without putting myself at risk financially, that's exactly what I'd do.

Sometimes the best gift you can give a person is to let them wallow around for a while in the mess they made. Being forced to work your way out of bad decisions and irresponsible behaviors is a great remedy in lots of cases. But in this situation, with what you've told me about her previous health issue, and the fact that she's now being responsible with money, behaving and making better life choices, I'd want her to be as free as possible as she takes up this new walk.

My advice is to try and be a huge blessing to your daughter. Right now, she's a lot like the prodigal son. She's come around in her thinking and realizes what's right and what really matters. Give her the biggest hug she's ever had, Eddie. Then, throw a party and write a check to knock out that student loan debt!

— Dave

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MMC Choral Union Announces First Concert

The Mount Marty College Choral Union will present "Britten's Centennial" at 7:30 p.m. Friday, Nov. 22, at the United Church of Christ (Congregational) in Yankton.

This is the first concert for the Mount Marty Choral Union in their first full season.

Their program will feature music by Benjamin Britten written for choir and organ, highlighting some well-known pieces and some unknown gems. The concert will also feature the Chamber Choir from Mount Marty College as they present some of Britten's a capella arrangements for choir. A soloist from the college voice studio will present folk songs arranged by Britten for voice and piano as well. The Choral Union and Chamber Choir will combine at the end of the concert to sing Britten's exciting cantata, "Rejoice in the Lamb."

Marilyn Nyberg will accompany on the organ and Dixie Church at the piano for this concert event.

For more information contact Dr. Kenneth Tice, choral director at Mount Marty College, at 605-668-1539 or kenneth.tice@mtmc.edu.

Neighbors Make A Difference



SUBMITTED PHOTO

The Royal Neighbors 572 of Yankton, donated 11 baskets filled with lotion, hand soap, tooth paste, brushes, wash cloths and other items along with a teddy bear to the local Womens Shelter. Presenting the gifts are Royal Neighbor member Dottie Weinandt-left, Pres. Rose Watembach-middle and Womens Shelter Rep Ashley Dinner-right accepting the gifts.

Coloring Contest Deadline Nov. 25

VERMILLION — The Special Events Committee for the Vermillion Area Chamber and Development Company (VADC) is sponsoring the fifth annual "Parade of Lights" in Downtown Vermillion on Friday, Dec. 6, starting at 6:30 p.m.

Vermillion area merchants, businesses, schools and organizations are encouraged to put together a float or entry for the parade. The theme is "The Spirit of Christmas." First, second and third places will be awarded.

Entry forms can be found on the VADC website, www.vermillionchamber.com/

, or at the Chamber office at 116 Market St. Deadline to enter is Dec. 2.

At the end of the parade, Santa and Mrs. Claus will light the community Christmas Tree at Ratingen Platz on the corner of Market and Main Streets. After the tree lighting, children and parents are invited to the Vermillion Library for "Stockings for Soldiers," an opportunity to make a free ornament to take home, and to decorate a stocking for a soldier serving overseas, sponsored by the Vermillion Public Library. Children 11 and under are

encouraged to enter a coloring contest for a chance to have "Lunch with Santa," sponsored by Hy-Vee, on Saturday, Dec. 7, at 11:30 a.m. at Hy-Vee and meet him before Christmas. Coloring pages will be available at the public schools, daycare centers, Hy-Vee and the VADC office at 116 Market St. The coloring entries must be received by Nov. 25.

Also on Saturday, Dec. 7, from 12:30-2:30 p.m., bring the children for FREE pictures with Santa at Hy-Vee by Peterman Photography.

For more information, call the VADC office at 605-624-5571.

Thanksgiving Day Deadlines

The Yankton Daily Press & Dakotan will be closed Thursday, November 28, for the Thanksgiving holiday.

The following deadlines will apply:

Friday, November 29 newspaper — Monday, November 25, 5 p.m.
 Out On The Town — Wednesday, November 27, 5 p.m.
 Saturday, November 30 and Monday, December 2 newspapers — Tuesday, November 26, 5 p.m.
 Tuesday, December 3 newspaper — Wednesday, November 27, 3 p.m.

There will be no newspaper on Thursday, November 28, 2013.

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Introducing Dr. Hathaway

Board Certified Urologist

Yankton Medical Clinic, P.C. is pleased to announce the addition of Board Certified Urologist, Christopher A. Hathaway, MD, PhD, to our physician staff.

Dr. Hathaway completed his undergraduate degree at Mount Marty College, Yankton, SD; his Doctorate degree from the University of South Dakota, Vermillion, SD; and his post-doctoral fellowship at the University of Iowa, Iowa City, IA. Dr. Hathaway graduated from the University of South Dakota School of Medicine, Vermillion, SD. His urology residency was completed in Augusta, Georgia at the Medical College of Georgia.

Dr. Hathaway joins Dr. George Fournier, Jr. in the medical and surgical treatment of urologic conditions for adult and pediatric patients. He will provide care for concerns, conditions and diseases associated with the kidneys, bladder, prostate, urinary incontinence, and male sexual dysfunction.

Dr. Hathaway began seeing patients at the Yankton Medical Clinic, P.C. October 28th, 2013.

Appointments can be made by calling 605-664-2742.

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