

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, 605-665-6776
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., October: Murdos, 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.
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
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

Flipping Property Not A Good Idea

BY DAVE RAMSEY

Dear Dave,
I live in New York, and even though I follow your advice and live on a budget, it's really hard to save up for a down payment on a house. My family in South Carolina advised me to buy cheaper property down there, fix it up and flip it to get the money I need. Does this sound like a good plan to you?
— Adrian

Dear Adrian,
I wouldn't do it. Fixing and flipping properties is a very hands-on business, and trying to do it from another state could be a nightmare – especially with the weirdness in today's economy.

When you take on this kind of work you need to oversee what's happening every step of the way. You're also working out the details, and keeping an eye on the crew to make sure they're doing things right. Besides, you can't just walk up to a house, buy it, and expect to get a great deal.

Professionals who flip houses for a living often look at 100 or

more properties to buy just one. It's not an easy way to make money, and it's definitely not something to consider doing from a distance.

Just keep on working the budget and save as much as you can. You might even consider getting a part-time job for a while to bring in some extra cash. But waiting and saving up is a lot smarter plan than fixing and flipping houses 900 miles away!



Dave
RAMSEY

—Dave

IT'S YOUR WEDDING!

Dear Dave,
My girlfriend and I recently got engaged, and our parents are contributing financially to the wedding. We've noticed that both sets of parents are pressing their ideas of what they'd like the wedding to be like, who to invite and who to include in the wedding

party. I know in the end it's our call, but traditionally do parents have some kind of say if they contribute money to help pay for the wedding?

— Chris

Dear Chris,
No. Traditionally, they take a say. And traditionally they're a pain in the behind! But they only interfere because they're so excited and love you so much. They want to be part of the happiness and for everything to be perfect.

As soon as they deliver a little girl, lots of mothers start planning their daughters' wedding. They've had several years to dream and form an opinion on this, and your fiancé's mom has probably been doing it, too.

Since this is such an emotional event, I think you two need to have some reasonable boundaries. But you also should keep in mind that your parents are

just as excited – if not more – than you guys are. When you come to a disagreement tell them firmly, but gently, that you love them, but you're going to do things your way. If they're footing part of the bill they'd have the right to decide not to pay for something, but unless there's some moral issue involved they probably won't act badly.

I think if you just step back and take a breath you'll realize what a big deal this is to everyone involved. Chances are you'll also be able to come up with some creative ways to allow them to participate without your wedding losing its identity.

My biggest suggestion to you is to make sure that you're the buffer between your fiancé and the parents. Don't let anyone push her around, and do everything you can to make sure your wedding is what you both want it to be!

—Dave

*For more financial help please visit daveramsey.com.

COMMUNITY CONNECTIONS

Saturday, Oct. 22, Is Make A Difference Day

BY PAM KETTERING

Yankton Area United Way

Strike up the band! Roll out the red carpet! Clean the house! Better yet – make a difference by performing a service for another! Make A Difference is observed throughout the nation by over 3 million people that share their time, talents and treasures with over 20 million others during this annual day of volunteerism. Brian Williams, NBC Nightly News Anchor, was featured on last week's USA Weekend cover, October 14-16, 2011, encouraging "YOU to join your neighbors next Saturday in America's largest day of doing good."

The article told about his service to his boyhood community by joining the volunteer fire department on the day he became eligible. Since 2005 his wife has become the Make A Difference project coordinator for the NBC News staff. Thus, the popular "Making A Difference" series began with highlights of wonderful accomplishments through the work of others. Raising awareness of volunteerism with this series has prompted others to join



Pam
KETTERING

the popular day of giving. Yankton Volunteer Leaders have been preparing for this day by gathering winter wear for the free Give-Away on this Saturday, October 22, from 9:00 – 10:30 a.m. at the Human Services Center South Training Center (former chapel) for all ages.

Winter coats, snow boots, hats, gloves and snow pants are on display for selection. The Clothing Closet will also be open from 9:00 a.m. – noon to provide additional needed clothing on this voucher-free day.

The Center has been organizing lawn cleanup for seniors and disabled households with the aid of volunteers. The Lion's Club is holding a Baby Shower for our youngest citizens to meet their needs. The Boy Scouts are

collecting food and paper goods for the Food Pantry.

Do you have your Make A Difference project planned? If not, there is still time! Cook a little extra and take a meal to your elderly neighbor or rake their lawn. Read a book to a child. Read a newspaper to a neighbor with poor eyesight. Take a neighbor to the grocery store or out for coffee. Grab a garbage bag and collect litter. Take a neighbor's dog for a walk. Grab a hammer and nails and fix a wheelchair ramp.

Make A Difference Day is the perfect day to work with neighbors to clean up the neighborhood. The weather forecast is "mostly sunny with temperature at 61 degrees" – great weather for a light jacket, friendly chatter and accomplishing good deeds. Look around. See a need. Ask others to assist. Fix it!

For more information on how to become involved in this day of volunteering, call United Way & Volunteer Services today at 665-6766. May Saturday be the day that you make a difference in your life by making a difference in another person's life.

Hazardous Waste Collection To Be Held This Weekend

A Household Hazardous Waste (HHW) Collection Event for Clay County, Yankton County and rural Union County will be held Oct. 21-22.

Household Hazardous Waste Collection will be held on Friday, Oct. 21, for Vermillion residents from 2-6 p.m. and Saturday, Oct. 22, from 9 a.m.-1 p.m. in Yankton. There is a \$10 fee per vehicle to help defray the collection cost.

This collection provides opportunities for residents to safely dispose of products containing harmful chemicals. Unless used and disposed of according to directions, these household chemicals present a threat to the environment. Special handling is required to dispose of them properly. Materials collected are recycled, or disposed in hazardous waste landfills or incinerators. A licensed private company under contract to the Missouri Valley Recycling Center

provides these services.

Examples of Household Hazardous Waste include:

- Cleaning Supplies — Room deodorizers, oven cleaner; sanitizer; drain cleaners; toilet bowl cleaners; NiCad batteries; floor polish; silver and metal polishes; nail polish; furniture polish; mothballs; floor wax; disinfectants; powdered bleach.
- Household Products — Fluorescent bulbs; mercury switches and thermometers; bug sprays; Flea collars; peroxides; and medicines.
- Shop, Hobby Area, and Repair Supplies — Latex paint; oil based paint; used oil; anti freeze; cleaners, thinners and solvents; lubricants, glues and adhesives; stains, strippers and preservatives; lead acid batteries; oil filters; and containers with unknown substances.
- Yard, Garden, and Farm

Supply — Pesticides, herbicides and other products. The South Dakota Department of Agriculture will be on site to receive Farm Products.

Certain types of HHW have the potential to cause physical injury to sanitation workers, contaminate septic tanks or wastewater treatment systems if poured down drains or toilets, and present hazards to children and pets if left around the house. Read product labels for disposal directions to reduce the risk of products exploding, igniting, leaking, mixing with other chemicals, or posing other hazards on the way to a disposal facility. Even empty containers of HHW can pose hazards because of the residual chemicals that might remain.

In 2010, Missouri River Recycling paid more than \$20,000 to dispose of HHW received from residents. Although proper disposal of

HHW is important, it is even more important to avoid purchasing hazardous items and substitute them with non-hazardous alternatives.

The more you use safe alternatives, the less we spend on disposal of HHW. The more HHW you dispose of, the less we save during these tough budgetary times. Choosing safer alternatives is the difference between money saved and money spent.

You can help reduce the cost of this program by:

- Avoid purchasing hazardous household materials
 - Using up what you buy
 - Giving away what you cannot use
 - Using safer alternatives
- The Vermillion Missouri Valley Recycling Center is located at 840 N. Crawford Rd., Vermillion. Yankton Transfer & Recycling is located at 23rd and Kellen Gross Dr., Yankton.

Clothing Closet Offers Free Voucher Day

A free voucher day will be held on Saturday, Oct. 22, running from 9 a.m.-noon at the Clothing Closet for those in need of free, good, used clothing.

The Clothing Closet is located on the South Dakota Human Services Center (HSC) South Campus in the basement of the Kyle Building. Use the driveway entrance closest to the Yankton intersection of Highways 81 and 50 and follow the signs to the Clothing Closet.

The Clothing Closet opened in 2004, with support from HSC, United Way, and other community agencies. Throughout the year, vouchers are available at local non-

profit agencies to pre-authorize those in need to obtain free clothing at the Clothing Closet. No vouchers are needed on Oct. 22.

This event is being held in conjunction with Make A Difference Day which is a national day of helping others. It is held annually on the fourth Saturday of October, and the Clothing Closet joins millions of Americans on this day of action to help improve the world.

To learn more, visit: <http://www.usaweekend.com/section/MDDAY/Make-A-Difference-Day>. Contact Leah Brandt at the Clothing Closet at 605-668-3248 for more information.

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Bullying Forum Planned At YMS

A forum on bullying, sexual harassment, sexting, cyberbullying and digital safety will be held at 7 p.m. Monday, Oct. 24, at the Yankton Middle School Auditorium.

This will be an education program that targets a wide group of individuals, including students, teachers and staff operating within the school environment, and parents and the greater community operating outside the school environment.

The program provides training to school staff, educates students regarding bullying/cyberbullying and its dangers, and addresses the community to raise awareness of bullying and gain support for anti-bullying policies.

This presentation is appropriate for parents, teachers, counselors, and community members.

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WE ACCEPT ALL INSURANCE CARDS.

October is American Pharmacists Month.

Pharmacy & Drive-Up Hours:
MONDAY - FRIDAY: 8:30AM to 9:00PM
SATURDAY: 8:30AM to 5:00PM SUNDAY: Noon to 5:00PM

YANKTON MEDICAL CLINIC