

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.

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.

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
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

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
Pinochle, 12:45 p.m., The Center, 605-665-4685
Bingo, 7-9 p.m., The Center, 605-665-4685. (Open to the public)
Open Billiards, 7-9 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous STEP Sessions, 7 p.m. and 8:30 p.m., 1019 W. 9th St.
Vermillion Unity Alcoholics Anonymous, 7:30 p.m., closed session, Trinity Lutheran Church at 816 E Clark St. Vermillion.
Vermillion Alcoholics Anonymous, 8 p.m., non-smoking closed session, 16 1/2 Court St. Vermillion

FIRST TUESDAY

Yankton Area Banquet, 6 p.m., United Church of Christ, Fifth and Walnut

SECOND TUESDAY

Alzheimer's Care Givers Support Group, 5 p.m., The Center, 605-665-4685
VFW Auxiliary, 7:30 p.m., 209 Cedar Street

WEDNESDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Nurse, 10 a.m.-noon, The Center, 605-665-4685
Quilting, 10 a.m.-3 p.m., The Center, 605-665-4685
Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, non-smoking open session, 1019 W. 9th St.
Whist, 12:45 p.m., The Center, 605-665-4685
SHIINE, 1-4 p.m., The Center, 605-665-4685
Yankton Alcoholics Anonymous, 7:30 p.m., non-smoking session, 1019 W. 9th St.
Springfield Footprints, 7:30 p.m., non-smoking open session, Catholic church, Springfield

FIRST WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685

SECOND WEDNESDAY

Partnership Bridge, 1 p.m., The Center, 605-665-4685
Antique Auto Club, 7 p.m., The Center, 605-665-4685

Shredding Event Slated For Yankton

The Services Center Federal Credit Union of Yankton is offering community paper shredding on Wednesday, Oct. 10, from 1-6 p.m. Bring all your personal papers, tax papers, cancelled checks, old account statements and pre-approved card offers to the back parking lot of Services Center Federal Credit Union, 609 W. 21st, from 1-6 p.m. and have your papers shredded and recycled. Anything that has your signature, account numbers or personal information is subject to theft and needs to be disposed of properly and safely. Services Center Federal Credit Union asks that you donate non-perishable items in return for the free shredding. All items will be donated to the local food pantry. This free shredding event sponsored by the Credit Union helps the community by putting a stop to identity theft, donating to the local food pantry and sending shredded paper to a recycling center. Any questions? Call 665-4309.

The Center Hosting Flu Shot Clinic

The Center, located at 900 Whiting Drive in Yankton, will host a flu-shot clinic on Thursday, Oct. 11, running from 10:30 a.m.-12:30 p.m. The cost is \$25 for those who don't have their Medicare, Humana or insurance card. For more information, contact Kriss Thury at 605-665-4685 or email kris@thecenteryankton.org.

Dave Says

Finding The Right Trustee For Funds

BY DAVE RAMSEY

Dear Dave,
I'm going through a divorce, and I'm about to buy a \$600,000 life insurance policy. My 9-year-old daughter would be the beneficiary. I need a trustee, but how do I pick a good one? —**Marie**

Dear Marie,
First, your daughter wouldn't be the beneficiary. You would leave it in a trust for her benefit. And I'm not sure I'd depend on an ex-husband to handle something that requires this much integrity. You'd be better off hiring a good attorney to execute the trust upon your death, or you can look for a bank that has a trust department.

Once you decide on a trustee, you must remember to clearly and specifically state what you want done with the money. Don't say to invest the money appropriately, because what a banker

views as an appropriate investment and what I view as an appropriate invest are usually very different. A banker might put the money in CDs, or certificates of deposit, while I'd probably look at something like mutual funds, which have a much better rate of return.

In many cases, a trust for a child is put in place to pay for their first car, a medical situation or their college education, but this is completely up to you. The balance of the money might go to them when they reach age 21, while they receive a monthly stipend for food and other essentials while they're younger.

I'm proud of you for thinking ahead, Marie. I know divorce is



Dave
RAMSEY

hard, but your little girl is lucky to have such a good and caring mom on her side! —**Dave**

Dear Dave,
How do you feel about using an online bank for your emergency fund? —**Jared**

Dear Jared,
I don't think that's a problem at all in most situations. Just make sure you do a little research. Know who they've got some strength. A bank that is known as a "click and mortar" — one that has a physical location as well as online — would be my preference. Some of them have great debit card programs that includes debit card rewards and high-interest checking accounts, too.

When it comes to an emergency fund, I like the idea of keeping it in a separate money market account. That way you get money market rates, plus you can attach check writing privileges to the account. Then when an emergency comes along, you don't have to worry about shuffling money around. You can just write a check out of the account. Problem solved! —**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 EntLeadership. 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.

USD Set To Dedicate 'Legacy' Statue Friday

VERMILLION — The University of South Dakota will officially introduce its newest addition to campus when the statue "Legacy" is dedicated at 11:30 a.m. on Friday, Oct. 5, on the campus mall.

"Legacy" is a statue sculpted by Cameron Stalheim, a 2010 graduate of USD that will be a permanent fixture on campus. Located to the east of the Muenster University Center and south of Old Main, the statue is a life-size coyote howling at the sky and mounted on a bronze likeness of a rock.

Weighing close to 300 pounds and standing almost five feet tall, Stalheim's design was selected from several artists' submissions and was paid for with donations from USD's Student Government Association, student donations through the Student Philanthropic Education Project and the USD Foundation.

The "Legacy" dedication ceremony will include remarks from USD President James W. Abbott; an introduction of the artist from Kersten Johnson, executive director of the Alumni Association; special remarks by Stalheim, who is currently attending graduate school at Maryland Institute College of Art in Baltimore; and closing remarks and a kickoff to a new USD tradition involving "Legacy" from SGA President Alissa VanMeeteren.

Following the dedication ceremony, USD will celebrate the launch of the university's 150-year pictorial history inside the Muenster University Center with an open house at 1:30 p.m. Abbott and former USD Presidents Charles Lein and Richard Bowen will sign copies of "Pride, Persistence and Progress," a coffee table-style book filled with more than 200 pages of historical facts, fun stories, photos and memo-



ries dedicated to the 150-year history of USD. Copies of the book will also be available for purchase.

For more information about these events or to learn more

about "Pride, Persistence and Progress," visit www.usdalumni.com/page.aspx?pid=555 or contact The USD Alumni Association at alumni@usdalumni.org.

Mount Marty Membership Drives Under Way

Each fall, Mount Marty College holds an annual membership drive for the College's two major donor societies, the Gregorian Club and Lancer Club. The membership drive will be held through the end of the fall semester.

The Mount Marty College Gregorian Club supports and enhances the MMC fine arts departments and steers thousands of dollars in donations to numerous fine arts programs, students, and projects. These funds help to develop the great artists of tomorrow — our future musicians, singers, visual artists, graphic designers, actors, and influential writers. Some of the supported projects have included: new choir robes, theatre camp experiences, Vespers concerts support, choir tour funding, MMC costume shop renovations, and Great Plains Writers Tour support. In addition to the projects listed the Gregorian Club awards four \$500 fine arts talent awards to MMC students who excel in the disciplines of music,

theatre, creative writing, and media/visual arts.

The Lancer Club was established in 1971 to encourage and support athletic programs at Mount Marty College. Today, it provides general support for all Lancer athletic programs, and also contributes to each sport's scholarship fund on behalf of a student-athlete who best exemplifies scholarship, citizenship and leadership in their respective sport.

Most levels of the Lancer Club include one or more passes to all MMC athletic events. Those in the MVP club this year will be able to take advantage of the new Lancer Landing. The Lancer Landing is a new way to experience game days at Laddie E. Cimpl Arena. It is located on the west side of the arena, with suite seating that is currently available only to corporate sponsors and MVP Club members. Guests will enjoy refreshments and a great view of every home Lancer basketball game.

Members of each of the clubs

receive different benefits, depending on what level of support they choose. There are five giving levels to the Gregorian Club ranging from \$50-\$1,000. Membership levels for Lancer Club range from \$75-\$1,000. Supporting the Lancer and Gregorian Clubs not only support athletics or fine arts at MMC, but also helps our students to afford a quality education.

For more information on the Gregorian club visit www.mtmc.edu/gregorian and for the Lancer Club visit www.mtmc.edu/lancerclub. Or contact Shannon Viereck, Mount Marty College Director of Annual Giving at 605-668-1467 or shannon.viereck@mtmc.edu.

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