

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 605-665-3738 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: Napoli's, Yankton, 605-665-5956.
Catholic Daughters (Court Willard 967), 7:30 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton. (January through June)

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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.
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

Pancake Days Event Slated For Vermillion

VERMILLION — The Vermillion Lions Pancake Days are Oct. 17-18 at the National Guard Armory in Vermillion. Meals will be served from 11:30 a.m. until 1 p.m. and 5-7 p.m. both days.
 Tickets are available at the door. Children under 8 eat free.

District 17 Candidates Set For Forum

VERMILLION — The District 17 legislative candidates will meet on Monday, Oct. 22, at the Vermillion Library Community Room for a public forum. The event will begin at 6:30 p.m. with refreshments and an opportunity to visit with the candidates.
 Everyone is welcome to attend and meet our local candidates and find out where they stand on the issues. Senate candidates include Rep. Tom Jones (D) and John Chicoine (R). Candidates running for the House are Ray Ring (D), Nancy Rasmussen (R), Marion Sorlien (D). At 7 p.m., they will each make an opening statement and then answer questions posed by area students and the public.
 The forum is being organized by the Vermillion Christian Home Educator's co-op (VCHE) high school students as part of their Local Politics class. VCHE meets six times each semester for prayer, fellowship and interesting classes taught by parents and community members.
 "Our main objective in hosting this forum is to give our students, their families, and the public an opportunity to meet the candidates running in District 17. This is also a tremendous way for our students to learn more about the political process and how much work goes into an event like this," explained Debbie Pease who is the instructor for the VCHE high school Politics class.

Candidate Forums Planned In Yankton

Interchange and the Yankton Area Chamber of Commerce will host two noon forums for the upcoming county and state candidate elections.
 The forums will be at noon at Minervas Grill and Bar at 1607 E. Highway 50, Yankton, on the following dates:
 • Monday, Oct. 22 — State Legislative candidate forum
 • Monday, Oct. 29 — County Commission and Coroner candidate forum
 The doors will open at 11:30 a.m. with lunch beginning at 11:45 a.m. The forum will begin at noon and the format will be facilitated by a moderator. The public is requested to bring written questions to the event.
 Lunch is optional but reservations are requested to allow for appropriate seating arrangements. Attendees are requested to pay at the event. Register at www.yanktonsd.com/candidate, RSVP to chamber@yanktonsd.com or call (605) 665-3636 by the Friday before each forum to reserve your seat or lunch.

Preparing For Life After College

BY DAVE RAMSEY

Dear Dave,
 I'm in college with a full scholarship. I work part time and should be able to graduate with no debt. What can I do now to best utilize the money I make?

—Tyler
Dear Tyler,
 You're in a fantastic position right now. First, I think your main goal is to study hard and be 100 percent certain you're graduating on time with no money issues. The next thing is to make sure you have plenty of cash on hand to make the transition to the real world. In a case like this, transition can mean anything from moving to a new city to simply finding a different place to live. You're coming to a time in your life where you really can't have too much cash saved.

If it were me, I'd just save every penny I could and drop it in a savings account. You can worry about investing and growing your money later, after

you've settled into your new life and have some stability. Just think how cool it would be to graduate with \$20,000 in the bank. Then, when you change gears and move out into the real world, you can do some really cool things with the money that's left. Set three to six months of expenses aside as your emergency fund, then you can even begin to think about buying a home and investing in Roth IRAs and other pre-tax retirement plans.

But your biggest investment right now is making sure you finish school and have the cash on-hand to transition smoothly afterward. And you're in a great position to make that happen!

—Dave

Dear Dave,
 My wife and I are following



Dave
RAMSEY

your plan. We want to start a family, but we're still in debt and still owe about \$8,000 on our car. Should we pay that off and fully fund our emergency fund before we think about having children?

—Robert
Dear Robert,
 When two people who are married and love each other very much decide it's time to share that love with a family, then it's time.

You've done a great job of managing your money, setting goals and formulating a game plan, so there's no reason to wait.

If it were me, I'd begin aggressively paying down the car now. Then, when the doctor confirms she's pregnant, you can temporarily push the pause button on your Total Money Makeover. If you haven't managed to pay off the car at that point, use the money you were putting toward

it to build up a big cash pile of savings, and go back to regular payments on the car after the baby comes.

By doing this you really lose no ground on your get-out-of-debt plan. You're just redirecting your resources in case you need additional money down the road. But who knows? It may take you guys a while to get pregnant. And if that happens, you could have the car paid off and plenty of opportunity to save up more before the little one arrives! —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

What Are Your Make A Difference Day Plans?

BY PAM KETTERING

Yankton Area United Way

Fall has arrived at last. Foliage is changing color, temperatures are falling (thank goodness!), warmer clothes are replacing light weight summer wear, gardens are getting stripped — all signs of preparing for the winter. Make A Difference Day, October 27, is also an opportunity for winter preparation. It is a day throughout the nation that citizens of all ages roll up their sleeves and do something for others. Food is collected, houses are painted, yards are raked, meals are prepared and served, graffiti is covered, ditches are cleaned, houses are built — numerous projects are accomplished with groups of people or individuals taking the initiative to make a difference in their community.

As other communities are addressing needs, so it is with citizens in this community! It should be no surprise that this is the time of year the call for warm, washable coats, hats, mittens, scarves, snow boots, and snow pants is being made. Large boxes are being prepared to receive the generous donations that will keep our infant to adult neighbors warm from the wintry blasts that sweep the prairies.

Collection of the warm winter wear will take place October 8-19 at the Boys & Girls Club (1804 Broadway), Payless Shoes (north-east entrance of Yankton Mall), and Avera Sacred Heart Hospital (main lobby entrance). All of the schools, from elementary to high school, are also involved with the collection. The students will be gathering their winter wear at the schools from October 15-19.

Are you changing out your coat closets from beach towels, pails and shovels, umbrellas and sunscreen lotion to those heavier coats, snow boots and head gear? Please consider donating the coat or coats that either no longer fit anyone in your household or no one has worn for over a year. There are others that would be very grateful for your generosity!

After gathering all of the collections to-



Pam
KETTERING

gether at the Human Service Center, South Training Center (former chapel), Yankton Volunteer Leaders will be sorting the articles according to sizes. Various volunteer groups will then assist with hanging the coats for display for Make A Difference Day on Saturday, October 27. The doors to the South Training Center will be open to the public from 9:00-10:30 to select their coat and accessories of choice.

The Clothing Closet, located a short walk from the South Training Center, will be open from 9-noon for the selection of additional clothing also in sizes infant to adult. Vouchers are not required for the Make A Difference Day event.

Businesses, churches, neighborhoods are also possible participant for this collection event or to initiate another project for Make A Difference Day. The United Way & Volunteer Services has ideas and resource information for additional projects. There are a number of nonprofit organizations that would greatly appreciate assistance with their immediate needs. If you have an idea and would like to connect with them, we can also assist with that — just call 605-665-6766 or send an email to unitedway@iw.net.

NBC is one of many companies urging the country to get involved with the largest national day of helping others, Make A Difference Day, National Day of Doing Good. Rehema Ellis with NBC News shares her story:

"As an education reporter, the stories I tell about the state of American schools can sometimes be grim. But at NBC, we don't just tell people we've got problems. We always tell people that there are solutions. We have a

tremendous responsibility to provide stories of hope. They can inspire people sitting at home to say, "I can do that, too."

One story I'll never forget is that of a beautiful little boy names Elijah, who had gone from being a failing student to an astounding student at Harlem Village Academy. I asked him what the difference was. He said, "This is where people care about me." He started to cry, and so did everybody else in the room.

This 11-year-old was like a flower that hadn't been watered. When that care poured on him, Elijah blossomed. That made a difference in his life. That was powerful to me because it showed that if we take the time to care about people, we can transform whole communities. You never know how you can change someone's life by showing him or her that you care.

It doesn't take huge gestures, either. You don't have to be a billionaire, a trillionaire or even a thousandaire. You become extraordinary when you step outside yourself and offer yourself to those around you, whether it's volunteering a few hours in an elementary school classroom or mentoring a high school student. Each of us has something to give. Just showing up and offering the slightest amount of time or attention lets people know they're not alone in whatever struggle they may be facing."

Stories just this one can and does happen in the greater Yankton area. Volunteers can tell just as compelling stories. YOU can also tell similar stories when you share a listening ear, a smile, caring words, and most importantly, your time as a volunteer. Get involved on Make A Difference Day and share your story with others.

As quoted from NBC News Chief Medical Editor, Nancy Snyderman, M.D., "You'll come back with a tank even more full than when you started. You'll pay it forward in ways you can't even comprehend now. The person whose life you alter will go out and alter 10 more lives, and they'll alter 10 more. The reach goes far beyond this day."

Yankton Community Election Forum Set For Monday

written questions to the event.

The Yankton Area Chamber of Commerce and media encourage the public to attend this joint

event.

The forum will be rebroadcast on Knology channel 98 and Mid-continent Communications

channel 3 at 7:30 p.m. Oct. 17.

For event details, visit www.yanktonsd.com/candidate.

Celebrate with us!

605-665-2929
800-572-2072

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FRIDAY, OCTOBER 12TH & SATURDAY, OCTOBER 13TH, 2012

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OCTOBER IS FIRE SAFETY MONTH See your local Sears Hardware Store for event dates & times.

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2901 BROADWAY
YANKTON, SD 57078
PHONE: 605.665.7861

HOURS: M-F: 9:00 AM - 6:30 PM Sat: 9:00 AM - 6:00 PM Sun: 11:00 AM - 4:00 PM