

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

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

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

MSAC To Present Video At CDWC Oct. 20

SPRINGFIELD — The public is invited to learn more about sedimentation problems in the Missouri River reservoirs at an 11 a.m. presentation on Saturday, Oct. 20, at the Corps of Discovery Welcome Center south of Yankton.

The Missouri Sedimentation Action Coalition (MSAC) developed a 15-minute video in response to questions surrounding what happened to sediment following the flooding of 2011. In November of 2011, MSAC captured several hundred aerial photos between Pierre and Sioux City. Long-time MSAC Executive Director Howard Paul, recently retired, narrated the video which blends aerial, historical and flooding photos.

West River Water Development District and South Central Water Development District grants made the video project possible. MSAC distributes free copies of the video and has posted it in two parts on YouTube. Search for "MSAC sedimentation."

"Everyone along the river is aware of the immense power the Missouri exhibited in 2011. Sediment was moved in many directions. Sediment certainly moved in the reservoirs, however, it did not move past the dam structures," said Sandy (Korkow) Stockholm, MSAC executive director.

View an MSAC display at the Corps of Discovery Welcome Center through Nov. 17. Newsletters, fact sheets, and videos are available. The Oct. 20 presentation is free.

Clay County Candidates Forum Set

VERMILLION — The Vermillion Area Chamber & Development Company (VCDC) Legislative Affairs Committee is sponsoring a Clay County Commissioner and State Legislator Candidate Forum. The Forum is Tuesday, Oct. 23, at City Hall Council Chambers, 25 Center Street, beginning at 7 p.m.

The Forum will feature a question-and-answer format. The public is welcome and encouraged to submit questions to the candidates. The candidates scheduled to be on hand include:

- Clay County Commissioner (2 open seats) — Ruth Bremer, Travis Mockler, Raymond (Dusty) Passick, Stanley Peterson and Leo Powell;
- District 17 State Senator (1 open seat) — Tom Jones and John Chicoine;
- District 17 State Representative (2 open seats) — Marion Sorlien, Nancy Rasmussen and Ray Ring.

How To Live Without Eating Out

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
When it comes to taking control of your money and living on a budget, what's the biggest thing a family can live without? —Will

Dear Will,
There are always the shiny things people can do without. Sometimes people sell a fancy car or boat and get rid of a \$600-a-month payment right off the bat. But on a regular, day-to-day basis, I think maybe the biggest and best thing you can amputate from your life is eating out.

I love a good restaurant, and I've got nothing against the industry. The problem, though, is that people are struggling to pay their bills or set aside something for retirement because they're eating out all the time. Most folks simply don't realize how much money

they throw away by heading to the drive-through for lunch or going out to dinner "once in a while."

I want people to enjoy life, and a great part of that can be going out and having a meal with your family and friends. Just don't do it when you're broke. If you're having financial issues, the only time you should see the inside of a restaurant is if you're working there!

Dear Dave,
We're expecting our second child next spring, and even though we have an extra bedroom, our place is pretty small for a growing family. We also have \$40,000 in student loan debt hanging over our heads, but we can save up almost



Dave RAMSEY

—Dave

\$50,000 by the time the baby's here. Should we use this money to buy a bigger home or pay off debt?

—Chris

Dear Chris,

If it were me, I'd make sure to knock out the student loan before buying a house. Trust me, if you buy a home with a ton of debt hanging over your heads, Murphy will move into your spare bedroom and make your lives miserable. If it can happen, it will happen. And that's especially true when it comes to buying a house when you don't have much cash on hand.

You're telling me you can save nearly \$50,000 by next year. That means you guys are making pretty good money. So there's no reason

you can't turn around and do the same thing next year, right? I mean, this is only a one- or two-year program we're talking about. In another year's time, you could save up for a huge down payment with some extra savings on the side. If you waited and saved for two years, there's a possibility you could pay cash for a bigger place outright. Imagine how cool it would be to have your own home with no mortgage payments!

Just clean up the extra bedroom and fix it up as a nice nursery. Some new carpet or hardwood is always nice. Throw in a fresh coat of paint, and you're in business. Then, a year or two after the new baby arrives, you'll be ready to move from a financial and a family perspective. A baby can live just fine in a small bedroom. There's nothing in the world wrong with that!

—Dave

Community Connections

Ways To Deal With Violence In The Home

BY PAM KETTERING
Yankton Area United Way

The United Way & Volunteer Services 2013 Campaign is in progress. A one-page sheet, "ONE Can Make A Difference, Are You the ONE?" was sent to every mailbox mid-September. This mailer replaces the former Heart Club, individual, and business letters that were sent previous years. Please review the blue striped mailer containing contact information, pictures of neighbors, listing of partner agencies and programs, and pledge card. Be the ONE to help build a stronger community by returning the pledge card and your contribution to United Way & Volunteer Services, 610 W. 23rd St., Ste. 11, Yankton, SD 57078.

Three of the agencies that are supported by the 2013 campaign are featured below:

Red Cross submitted by Deb Bodenstedt: The Yankton Branch of the Sioux Empire American Red Cross Chapter has been supporting the community since 1917. The American Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. It is not a government agency and receives no government funding. We are extremely grateful for the support of the local United Way and the local community. We couldn't do what we do without this support.

As a community-based, humanitarian organization, the Yankton Red Cross Chapter provides relief to those affected by disasters and empowers individuals in our community to prevent, prepare for and respond to emergencies. By helping people in the local area to take care of their families and neighbors, the Red Cross strengthens the community and readies it for all types of disasters, including home fires, wildfires, winter storms, tornadoes and health emergencies. Sixteen volunteers from the Yankton community ensure that the Red Cross fulfills its mission in Yankton County.

When disaster strikes in Yankton County, American Red Cross volunteers are among the first on the scene, providing food, shelter, clothing and hope. In the last eleven months, your Yankton County Red Cross volunteers have responded to eight single family fires, one storm damaged home, one business fire, and feeding volunteers during flood clean up. The community has also benefitted from American Red Cross swimming lessons, CPR and babysitting classes.

Next month, we will be holding our holiday raffle, where we hope to raise funds to assist future victims of tornadoes, floods, winter storms, fires and other disasters. Watch for details on the raffle. In the meantime, you have the power to make a difference in someone's life. If you have questions, please contact Debra Bodenstedt at 665-7572.

Women's/Children's Center submitted by Desiree Warren-Johnson: October is Domestic Violence Awareness Month, a time for the community to honor victims and survivors of Domestic Violence. Over the course of the last two years I have watched as this community has actively gotten involved in the Mission of the Yankton Women's/Children's Center; which is to provide immediate shelter for victims of domestic violence and their dependents. The shelter strives to prevent incidents of abuse through community partnerships and education. Countless individuals have stepped up to be a part of the solution to end violence in our community-Yankton should take pride in that!

At the YWCC our advocates are passionate about the mission we serve. Every day is about the fight against domestic violence at our agency. The rate of DV in our community can sometimes be difficult to determine because 12 percent of women victims never tell others



Pam KETTERING

When you reach out to help a person struggling with violence in the home — you never know how many lives you may be saving. There may be children that need protection as well. The average victim will be physically assaulted 70 times before they notify the police they need assistance. What we know about domestic/family violence is the threat of danger increases through time... eventually there will be a tragedy if something is not done.

If you know someone struggling with violence in the home:

- Help the victim to realize they may be in serious danger
- If a victim confides in you, listen actively and provide non-judgmental support
- Encourage the victims to contact Law Enforcement
- Encourage the victim to contact Domestic Violence Advocacy Services.
- Remind the victim that he/she is not to blame
- If you feel their life is in danger, don't keep it a secret — contact law enforcement.

The advocates at the YWCC work daily to serve victims in our community and surrounding areas by providing non-judgmental, compassionate and confidential services for victims. The YWCC offers immediate shelter to victims in eminent danger, a 24 hour crisis line, crisis counseling, safety planning, assistance with obtaining a protection order, court advocacy, sexual assault advocacy, assistance with completing Victims of Crime Compensation, weekly support group, and educational efforts to end violence in our community.

One of many prevention programs the YWCC offers in Yankton and several other communities is "Love Doesn't Hurt". The Yankton Women's & Children's Center has been taking the Love Doesn't Hurt presentation to area 5th graders for seven years. It is a presentation that focuses on an anti-bullying message. The students learn about respect in relationships and discuss ways of resolving conflict. They listen to an advocate explain a safety plan and the presentation concludes with students sharing

family fun in their homes. At the conclusion of the program, the students are invited to participate in a drawing contest. The winners of the contest will receive cash prizes donated by area banks. In 2012, nearly 400 fifth graders in twenty-one classrooms heard this message in recognition of Domestic Violence Awareness month in October.

In honor of Domestic Violence Awareness Month the YWCC has partnered with Vernon Swensen from Dakota Taekwondo to provide a free self-defense class on October 24th from 6:30-8:30 p.m. at the Yankton Moose Lodge, 310 Walnut. This class is open to girls/women 12 and older (under 18 must have a parent/guardian present). For more information, please, contact the YWCC at 605-665-4811.

Family Visitation Center submitted by Lindsay Evans: As a partnering agency to the YWCC, the Family Visitation Center's staff strives to do our part in defeating domestic violence in our community on a daily basis. We promote healthy relationships between adults as well as between parents and their children. Many of the families we serve are in need of the services we provide due to some form of domestic violence, whether it is physical, emotional, or sexual abuse, or some other form of conflict within the relationship. Children oftentimes are caught in the middle of their parent's problems, and the family Visitation Center serves as a comfortable, safe, confidential and neutral location for the transfer of children from one parent to the other, or for on-site supervised visitation. Within our agency, the staff is there as a neutral party for our clients to help them with child custody issues in times of conflict due to divorce or other legal proceedings. We help our clients establish or re-establish healthy, positive relationships with their children or their parents in a home-like, non-biased atmosphere.

Domestic violence is an issue that many do not want to talk about, but unfortunately, even Yankton is in need of services that the YWCC and the FVC provide. Our staff is well aware of how close to home these tragedies strike, and we do our best to combat against domestic violence and keep our client families safe and happy and allow our children to grow up in a world with less conflict.

Because we do deal with safety concerns for our clients as well as for our staff, we are currently working on obtaining funding to install more enhanced security for our building by adding a walk-thru metal detector to ensure the safety of our staff, our clients, and their precious children. We currently are serving a total of 41 families, which consist of 74 adults and 77 children. Our clients utilize our services for a number of reasons, but the number one priority is to keep everyone safe. If you feel that you, or someone you know, may be in need of our services, please call us at 605-665-1204. We are here to help. The world today is a scary place and we are doing our best every day to work together to make it a little bit better for everyone.

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