

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
Wii 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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Majestic Bluffs/Gathering Place, Yankton (October and November). (No meeting in December)
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 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)

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., Fry'n Pan Restaurant, 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

FFA Members To Be Honored Nov. 1

Forty-two South Dakota FFA members will receive the coveted gold American Degree key, the highest degree awarded by the National FFA Organization. This final step in the FFA Degree system encourages students to grow, achieve, and establish themselves in an agricultural career. Attaining the American FFA Degree requires a solid commitment to agriculture and FFA. This honor recognizes demonstrated leadership abilities and outstanding achievements in agricultural business, production, processing and service programs.

Recipients must have earned \$7,500 through a supervised agricultural experience program and productively invested those earnings. Only about one half of 1 percent of the total national membership attains this high honor. The recipients will be honored at a reception on Nov. 1 at the 86th National FFA Convention in Louisville. Area South Dakota's gold key recipients include: Jessica Bogue, Beresford; Brittany Cihak, Bon Homme; MaryJo Mettler, Menno; and Justin Pop-penga, Centerville.



Thank you

We would like to express how much everyone's kindness meant to us during our husband, dad and papa's death. Thank you to family, friends, and neighbors for the cards, memorials, and the food brought in. Thanks for your support during this difficult time. Thank you to Opsahl-Kostel Funeral Home, Pastor Mark, Avera Hospice, Avera Sacred Heart Hospital and Trondhjem Church for making and serving the meal. Thank you for all your wonderful care before and after his death.

The family of Steve Aune

Dave Says

This Is Your College Fund

BY DAVE RAMSEY

Dear Dave,
Our daughter is 11 years old, and we save \$50 a month for her. Right now, we've accumulated \$4,200 for college, a car or just savings in general. Should we be investing this money, instead of putting it in a savings account?
— Jill

Dear Jill,
If I'm in your shoes, I'd choose college as the focal point over the other things you've mentioned. My advice would be to move that money into a 529 Plan with mutual funds inside. That way, it will grow tax-free from this point forward. Then, if you continue to set \$50 a month aside for her for seven more years-and the stock market averages 11 to 12 percent-you'd have about \$16,000 sitting there when she turned 18. That wouldn't fully pay for college, but it'd be a great start. Plus, she can apply for scholarships and grants and work and save to help make it happen.

As far as a car is concerned, I'd set up a separate savings account and agree to match whatever she saves. That way, if she can put aside \$3,000 to \$4,000, with the match she'll have a pretty nice car. But in my mind, college is the most important thing here. If you guys can afford these contributions, and she wants to go to college and will hold up her end of the deal, you can work together as a family and make the idea of a college education a reality!
— Dave



Dave RAMSEY

SHOULD WE STOP PAYING COMMISSIONS?

Dear Dave,
Should families who are struggling to pay off debt still give their kids commissions for doing chores?
— Steve

Dear Steve,
Yes, but it doesn't have to be a

lot of money. Kids seldom get paid an amount that is equal to what the chore is worth. To be perfectly honest, the chores most kids do-especially the little ones-aren't worth that much. I wouldn't pay a kid five dollars a day, or even per week, to feed the dog. I mean, it takes less than 30 seconds to scoop the food into the bowl!

When it comes to paying kids commissions for chores, the biggest thing we're trying to do is find teachable moments. We want the kids to learn that money is tied to work. Then, when they have some money, we want to teach them about the three uses for money-spending, saving and giving.

Teaching them wise ways to do those three things while you're teaching them to work is the key. And you can do that for a small amount of money.
— Dave

EMERGENCY FUNDING

Dear Dave,
How long should it take someone to fully fund their emergency fund?
— Chris

Dear Chris,
On average, building an emergency fund takes six months to a year. It takes about 18 to 24 months for most people to pay off all of their debt, except for the house. That's if they're gazelle intense, and have no life other than getting control of their finances.

Baby Step 1 is saving \$1,000, and not paying extra on your debts until you have that money in the bank. Once you've got a \$1,000 starter emergency fund, then you list all of your debts except the house from smallest to largest and attack them with a vengeance. All you do is work and pay off debt until you clean up the mess. Once that's done, you move on to the next Baby Step, which is adding to your emergency fund until you have three to six months of expenses set aside. Most people can accomplish that in six months to a year.

There are always various factors involved because everyone's situation is different. But in most cases, if you approach my plan with the kind of intensity I talk about, you can become debt-free except for your house and have a fully-loaded emergency fund in place in just two or three years!
— Dave

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- hospital income insurance
- supplemental insurance
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Rhonda L. Wesseln, Agent
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1023 W 9th Street
Yankton, SD 57078
Bus: 605-665-4411

Pochop, Hyronimus Crowned Mr. & Miss Dakota

VERMILLION — Gavin Pochop of Gregory was crowned Mr. Dakota and Anna Hyronimus of Valley Springs was crowned Miss Dakota during the coronation ceremony at halftime of the University of South Dakota's thrilling Dakota Days football victory over Missouri State on Saturday, Oct. 5 at the DakotaDome.

Pochop and Hyronimus were two of 14 candidates vying for Mr. and Miss Dakota during USD's 2013 Dakota Days celebration. Hyronimus is a Spanish and economics major who was nominated by Kappa Alpha Theta while Pochop is a history and English major who was nominated by Tau Kappa Epsilon.

Candidates for Miss Dakota included Cassie Bartlett of Sioux Falls, S.D., a political science and contemporary media and journalism major nominated by Mortar Board; Courtney Krcil of



AARON PACKARD PHOTOGRAPHY

Anna Hyronimus and Gavin Pochop salute the crowd following the halftime coronation ceremony during last Saturday's homecoming game.

Dante, a business administration major who was nominated by USD Dakota Days Executive Board; Ellen Ingebrigston of Sioux Falls, an accounting major and nominated by Alpha Phi; Kate Bauer of Omaha, Neb., a psychology major who was nominated by SERVE; Megan Ingebrigston of Sioux Falls, a

biology major nominated by PanHellenic Council; and Wendy Nelson of Sioux Falls, an elementary education and special education major who was nominated by Student Ambassadors.

Mr. Dakota candidates were Erik Muckey of Corsica, an economics major who was nominated by SGA; Sean

McCann of Newell, a Spanish and biology major nominated by Pi Kappa Alpha; Seth Lopour of Fort Pierre, a political science major who was nominated by Mock Trial; Stephen Bollinger of Pierre, a chemistry and psychology major who was nominated by Inter-fraternity Council; Taylor Moore of Milwaukee, a contemporary media and journalism major who was nominated by the Campus Activities Board; and Zach Nipp of Langford, a political science and economics major who was nominated by Student Ambassadors.

"Pride on the Prowl" was the theme for 2013 Dakota Days, the 99th homecoming celebration at USD and featured several activities during the week for students and alumni, including the Vermtown Bash, "Yotes Got Talent" and the presentation of the Alumni Achievement Awards at an All-Alumni Reunion Dinner.

First Vermillion Pumkin' Chunkin' Set For Halloween Evening

VERMILLION — Vermillion's first Pumkin' Chunkin' competition will be held at 5:30 p.m. Thursday, Oct. 31, during the Vermillion Area Farmers Market.

Human-powered catapults and trebuchets are invited to compete for the coveted Golden Gourd. Competitors must obtain their pumpkins, gourds, or squash at the market. They will then compete for accuracy, not distance.

"This is not just chunkin'. It involves sophistication in planning and design," said market president Amy Schweinle. "We would love to see the ingenuity of kids and

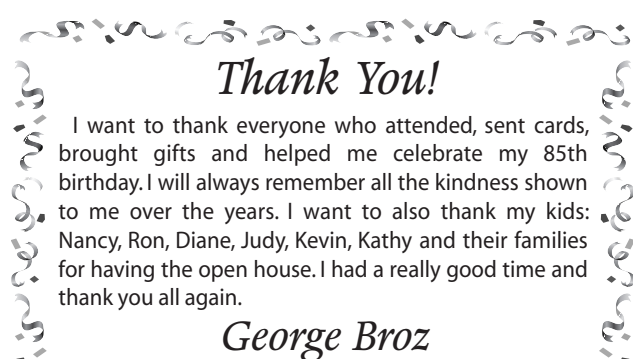
adults in our community come together to smash some squash."

Both catapults and trebuchets will be accepted in both youth (11-17) and adult (18 and over) classes. Registration is open online through Oct. 30 and will be accepted in person on the day of the competition from 3-5 p.m. Machines must take advantage of gravitational and kinetic energy to launch their pumpkin, squash or gourd at a target. These are small machines built for accuracy, not distance. Competitors can launch only from 40 to 100 feet away from the target. This adds a level of

difficulty and skill in engineering.

Tina Keller, PhD, Professor of Physics and Associate Dean of Arts and Sciences, will be the official judge.

A registration form and rules can be found online through the organization's Facebook page (<http://www.facebook.com/groups/VAFarmersMarket/>) or by contacting Amy Schweinle at 605-659-3399 or amy@vermillionfarmersmarket.org.



Thank You!

I want to thank everyone who attended, sent cards, brought gifts and helped me celebrate my 85th birthday. I will always remember all the kindness shown to me over the years. I want to also thank my kids: Nancy, Ron, Diane, Judy, Kevin, Kathy and their families for having the open house. I had a really good time and thank you all again.

George Broz

Celebrating 60 Years



Mr. & Mrs. Wes Cimpl
Wes and Evelyn Cimpl of Yankton, SD, will celebrate their 60th wedding anniversary on October 15, 2013. Evelyn Hajek and Wes Cimpl were married October 15, 1953, at St. Leo's Catholic Church in Tyndall, SD. They have one daughter, Melissa (Kevin) Kolda of Williamsburg, VA, and twin grandchildren, Madison and Mason. Their family requests a card shower. Greetings may be sent to 804 W. 10th St., Yankton, SD 57078.



Thank You

The family of **Tom Lyngstad** would like to thank family and friends for all the cards, flowers and gifts of memorials. A special "Thank you" to S&SDAC, Sunset Manor, Sacred Heart Hospice Team. Thanks also to Father Mark, pallbearers, choir, and the ladies who served the luncheon and Opsahl-Kostel Funeral Home.

*Colleen Stagle
Brothers, Sisters, and families*



Hey, Y'all!

Help us wish this "Handsome Cowboy" a "Rootin Tootin" 75th birthday!

Please send greetings to:
Dick Branaugh
P.O. Box 8
Mission Hill, SD 57046

**Love,
Your kids & grandkids**