

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

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.

FIRST SATURDAY

Bingo, Yankton Moose Lodge, 7 p.m. (through May)

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)

FIRST MONDAY

Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
Yankton Lions Club, 11:30 a.m. lunch, noon 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

Make A Difference



SUBMITTED PHOTO
Lincoln's student council members stand behind the boxes of donated items collected for Yankton's Contact Center. This annual collection is our "National Make a Difference Day" project.

SAC To Offer Club For Tots

Starting the first week in November, the Summit Activities Center will be offering a Tiny Tots Play Club through the winter months on Tuesday, Wednesday and Thursday mornings from 9-11 a.m.

Join the staff for a stay and play place for preschool children and their grown-ups to shake off those cooped-up blues.

Tuesday and Thursday mornings will be open play

time in the gym and Wednesday mornings both the gym and Summit Activities Center pool will be available for play time. Members of the Summit Activities Center are free.

For further information, stop by the Summit Activities Center at 1801 Summit or call 668-5234. Remember to follow the Yankton Parks and Recreation on Facebook.

Section 8 Housing Dilemma

BY DAVE RAMSEY

Dear Dave,
I have some rental properties, and the government would like to turn a couple into low-income housing. Is this a good idea, or should I find my own tenant?

— Marvin

Dear Marvin,
In these types of situations you're generally talking about Section 8 housing. This means government-subsidized rent, and the person living there is in a lower income bracket. I put of few of my properties on Section 8 years ago, when I first started out in the real estate business. I can tell you from personal experience, it's a good news/bad news scenario.

If you own a property in a lower-income neighborhood, and you put it into the Section 8 subsidized housing program, the good news is that you'll always get paid. This is because the federal government sends you your money. Unfortunately, the good news pretty well ends right there.

The bad news is that some Section 8 folks have a real entitlement mentality, and can be unreasonable to deal with on some issues. It's also really hard to get them out of the property once they've taken up residence. Of course, not all people who participate in this program are like this. But you'll run across your share of rough folks, irrespective of their race or the area of the



Dave
RAMSEY

country. More than anything, it's the impact of the economic situations surrounding their lives.

Another piece of bad news is that the government puts lots of stringent conditions on the property. That wasn't so difficult for me, because I always kept my places in really good shape. But if you go this route, I promise you'll come across all kinds of guidelines and regulations, some of which are silly and not very realistic.

I got tired of the Section 8 experience pretty quickly, and I don't own any property in that program today. If it were me, I'd just go find my own tenants. I know some things have probably changed since my time in the program. But if it's like most things that are government managed, the change hasn't been for the better!

— Dave

BROTHER'S BAD DEAL

Dear Dave,
My husband and I hired my brother as our real estate agent. He's just starting out in the business and working two jobs, but it's been five or six months

and he hasn't helped us find a house. On top of this, we signed an exclusive buyer's agreement with him. We're worried about the agreement, how he'll react and our family's reaction if we fire him. Do you have any advice?

— Andrea

Dear Andrea,
I think you've given him a fair chance. Under the circumstances, he should be willing to release you from the exclusive buyer's contract. I know he's your brother, and that makes things kind of emotional. You might get some flak from the rest of your family, too. But guess what? It's none of their business. What are you supposed to do, stay in a bad deal just because you're related? I don't think so!

No, you and your husband need to sit down with your brother and let him know in a gentle way that things aren't working. Ask to be released from the exclusive buyer's agreement, and wish him the best with his new career. Make sure to let him know you love and respect him, but that the situation with his multiple jobs, and the fact that you've made no progress in all this time, means you need to go in another direction.

Hopefully, he'll understand. Maybe your family will be reasonable, too. But those are things you can't really control. Whether they want to behave like mature adults, or little kids pitching a fit, is up to them!

— Dave

Big Friends Make A Big Difference



SUBMITTED PHOTO
Underwear for a cause: Big Friend Little Friend youth and mentors collected over 56 packages of new underwear for the Clothing Closet as their Make a Difference Day Project. The Clothing Closet is always short of underwear for their clients. Big Friend Little Friend wanted to give back to those in need of clothing in our community. What a great feeling to give back in such a small way.

Employee Recognized



SUBMITTED PHOTO
In conjunction with the 2013 Yankton National Disability Employment Awareness Month, an awards reception was held at Mt. Marty on Oct. 7. The 2013 Pat Smith Employee of the Year Award went to Shanel Kube, and the 2013 Employer of the Year Award went to Burger King. The awards were presented by Mayor Nancy Wenande as well as Mike Berkson and Tim Wambach from the group Handicap This! Pictured, left to right: Wenande, Kube, Berkson, Wambach and Rhonda Taggart, who accepted an award on behalf of Burger King.

Pancake Benefit Nov. 3

A benefit pancake breakfast will be held at the Tabor America Legion Hall Post 183 on Sunday, Nov. 3, running from 9 a.m.-12:30 p.m. The menu will feature pecan, blueberry, and chocolate chip pancakes; eggs;

sausage; ham; juice and coffee, as well as fresh, hot doughnuts.

A portion of the proceeds will go towards the South Dakota State B Legion Baseball Tournament to be held in Tabor in 2014.

'I Shoot For The Girls' Fundraiser Set

The "I Shoot For The Girls" breast cancer fundraiser will be held at the NFAA Easton Yankton Archery Complex in Yankton on Saturday, Nov. 9. Registration begins at 9 a.m. with competition getting under way at 10 a.m. Targets consist of four pink ribbons and are set at 20 yards. There will be 10 ends of 4 arrows each, shooting three large and one small "bonus" ribbon. The area inside of the ribbon is worth 10 points and the pink portion is worth 5 points.

There will be adult, young adult, youth and cub divisions, set according to NFAA rules. The top three archers in each division will receive a winner's certificate. All scores will be

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entered into a national record keeping system.

One hundred percent of the entry fee goes to National Breast Cancer Foundation to help the fight against breast cancer.

Register online at www.yanktonarcherycomplex.org or call 605-260-9282.

Lawrence A. Wubben
will celebrate his
90th birthday
on Sunday,
November 3, 2013.
Please send
birthday greetings
to 2905 Douglas
Ave. #2, Yankton, SD
57078

Godfather's Pizza

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\$2.99 PIZZA

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Large Specialty

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Godfather's Pizza
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605-260-2100
Lewis & Clark Medical Plaza
2525 Fox Run, Suite #200
Yankton, SD
Monday-Friday 9am-5pm
After Hours Clinic
Saturday 9am-12 noon
By appointment or
Walk-ins Welcome



Jeffrey Johnson, M.D. Brad Adams, PA-C Brandi Pravecek, CNP

Have You Had Your Flu Shot?
Flu Vaccines Are Here!
Walk-Ins Welcome
(No insurance billing during these clinics)



Thursday, October 31
7 - 8 p.m.
1212 West 8th Street

Avera
Yankton Care Center
605-668-8800

Trick-or-Treaters 5th grade and younger welcome.