

COMMUNITY
CALENDAR

THURSDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Wii Bowling, 9:30 a.m., The Center, 605-665-4685
Quilting, 9:30 a.m.-3 p.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
Pinocle, 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
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 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 to the public)
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

Yankton Toastmaster Club 1294, 7:30 a.m., Fry'n Pan Restaurant. Open session; call 605-665-8448.
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
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, 605-760-7082.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinocle, 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
Daily Reprieve, 7 p.m., closed meeting non-smoking, 1019 W 9th St.

FIRST MONDAY

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

USD Against Hunger



SUBMITTED PHOTO
USD medical students sponsored by the Yankton Medical Clinic packed over 4300 meals for children in need of our care. To learn how you can make a difference, please visit www.kahyankton.org <<http://www.kahyankton.org>> .

Church To Host Soup Kitchen

First United Methodist Church at 207 W. 11th St (the corner of 11th and Cedar) in Yankton will host its annual soup kitchen on Wednesday, Oct. 15, running from 11 a.m.-7 p.m.
The menu will include taverns, soups and homemade pies. There will also be a country store where you will find more baked goods, jams and jellies, crafts and other canned goods.

Grants Available For Club Members

PIERRE — The South Dakota Department of Agriculture announces grant funding is now available through the Building Our South Dakota Rural Communities (BOSDRC) grant program.

Grants are open to 4-H clubs, FFA chapters and Family Career and Community Leaders of America (FCCLA) chapters. The grants were developed to demonstrate the importance of rural communities and the value of organizations that work together to improve rural life.

Two types of grants are available. The basic grant is used for community improvement projects and is limited to \$750 per project. The safety grant is used for projects that enhance public safety and is limited to \$200 per project.

Any 4-H club, FFA or FCCLA chapter in South Dakota can apply for the BOSDRC grant. Applications are due by Friday, Oct. 31. Grant awardees will be announced at the end of November.

All applications must be submitted on the approved forms for Fiscal Year 2015. Grant application forms are available at <http://sdda.sd.gov> under the Agricultural Development tab and click on Finance Programs. Call 605-773-5436 with questions.

Dave Says

You Can't Afford The Master's Degree

By Dave Ramsey

Dear Dave,
My husband makes about \$35,000 a year before taxes, and we have one child. We've also got a mortgage and \$60,000 in student loan debt. About a year ago, my husband started work on a master's degree, because he thinks he wants to teach when he retires. He quit school after the baby was born, because he didn't think we could afford it any longer. I think he should finish the degree. Otherwise, he's just throwing away the \$10,000 we've already got invested in the program. What do you think?

—Amanda

Dear Amanda,
You guys need to clean up the mess you've made before he goes after his master's degree. You might be able to justify it if the degree immediately raised his income, but you two can't afford to make investments in vague educational goals right now.

If you want to call it throwing the money away, then yeah, throw it away. But I'm not sure the money has been wasted. The classes he has already taken are complete and on record, so why can't he finish the degree somewhere down the road? You guys have done a poor job of planning, and now you need to climb out of a big hole before you do anything else.

The point is not the \$10,000, Amanda. The point is that you're barely making ends meet. You've already got a house payment and \$60,000 in student loan debt hanging over your heads, not



Dave
RAMSEY

to mention the added expense of a baby in the house. The last thing you need is to go even deeper into debt for something he won't even use until retirement. That's just silly.

I'm all for education, but you've got to plan things and get a better payback on your educational spending. That's when it becomes an investment. But he doesn't need to even think about a master's degree until you guys have first straightened out your finances!

—Dave

ASSET ALLOCATION

Dear Dave,
Can you explain the "asset allocation" theory when it comes to investing?

—Matthew

Dear Matthew,
The asset allocation theory is one touted by lots of people in the financial community. It's also a theory with which I disagree.

In short, the asset allocation theory means that you invest aggressively while you're young. Then as you get older, you move toward less aggressive funds. If you follow this theory to the letter, you're left pretty much with money markets and bonds by the time you're 65.

The reason I don't believe in this

theory is simple. It doesn't work. If you live to age 65 and are in good health, there's a high statistical likelihood that you'll make it to 95. The average age of death for males in this country is now 76, but that includes infant mortality and teenage deaths. So, a healthy 65-year-old man in America can look at having another quarter century on earth. If you move your money to bonds and money markets at age 65, inflation is going to kick your tail. Your money will grow slower than it will devalue, and you'll have little purchasing power. That's the problem with the asset allocation methodology.

I advise investing in good, growth stock mutual funds that have strong track records of at least five to ten years. Spread your money across four types of funds: growth, growth and income, aggressive growth and international. These groups provide diversification across risk, as well as a little splash overseas.

Great question, Matthew!

—Dave

Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, Entrepreneurship and Smart Money Smart Kids. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

RCH Sweet Adelines To Host Clinic Oct. 4

The River City Harmony (RCH) Sweet Adelines will be hosting a coaching session on Oct. 4 at the First United Methodist Church beginning at 9 a.m. and ending by 1 p.m.

The clinicians for the session will be Mary Dick, Region 6 Faculty Specialist and International Faculty Emeriti. She will concentrate on vocal production, chorus and quartet coaching, interpretation, sound and expression and riser placement.

Bonnie Rust, also with Region 6 Faculty will cover organization, administration, communication and leadership.

Members are asked to arrive by 8:30 a.m. to help set up for the session. Wear your blue RCH tops.

Study Buddies



SUBMITTED PHOTO
On Friday, September 19th at Beadle School Mrs. Mueller's kindergarten and Mrs. Vlasman's second grade study buddies celebrated the beginning of fall with caramel apples and festive fall stories. Their special readers included parents, grandparents, community members, Superintendent Dr. Kindle and school board member Kathy Greeneway.

USD To Host Renaming And Rededication Ceremony For Pardee Laboratory Oct. 10

VERMILLION — The University of South Dakota will host a renaming and rededication ceremony for the Arthur M. Pardee Laboratory at 11 a.m. on Friday, Oct. 10.

The facility will be rededicated and renamed the Pardee Estee Laboratory building in honor of Arthur M. Pardee and Charles Estee for their service and contributions to the department of chemistry at USD.

During his tenure at USD from 1920 to 1952, Pardee served as department chair, director of the Graduate School, and dean of the Col-

lege of Arts & Sciences. Estee was chair of the chemistry department for 32 years and served as interim dean of the College of Arts & Sciences from 1987 to 1988.

The building honors the mentor-mentee relationship between the two men after Pardee hired Estee in 1947.

Originally constructed in 1914, the Pardee Estee Laboratory building was renovated in recent years with \$3.8 million in repairs to provide the chemistry department with modern facilities for teaching and research.

"This is a wonderful opportunity to honor two gentlemen who played a significant role in developing and sustaining the success of the Department of Chemistry at USD," stated Matthew C. Moen, dean of the College of Arts & Sciences. "Their vision has enabled generations of students to realize their dreams and pursue their educational goals in classrooms and laboratories."

The renaming and rededication ceremony coincides with the 100th anniversary of the building and the celebration includes a 2 p.m. symposium at the Akeley

Lawrence Science Center honoring Pardee's and Estee's contributions to the USD campus.

Symposium guests include Professor Emeritus Truman Schwartz, Macalaster College; Professor Tom Holme, Iowa State University; Robert Medeck, retired high school science teacher, Yankton; Professor Jennifer S. Shumaker-Parry, University of Utah; Paul Kuhlman, high school science teacher, Avon; and Professor Mary Berry, vice president of research at USD.

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