

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
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

THIRD THURSDAY

HSC Friendship Club, 5 p.m., October: Legacy Bar and Grill, Newcastle, Neb. 605-665-5956.
Catholic Daughters (Court Willard 967), 7 p.m., at Sacred Heart Catholic Church/Community Gathering Space, Yankton (September through June).

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.

THIRD MONDAY

Yankton Golf Advisory Board Meeting, noon, Fox Run Golf Course, 600 W. 27th Street, 605-668-5205
Friends Of The Yankton Community Library, 5:15 p.m., Yankton Library, 515 Walnut
Yankton Lions Club, 6 p.m. dinner, 6:30 p.m. meeting, JoDeans, 605-665-4694.
Yankton American Legion Auxiliary, 7:30 p.m., VFW Building, 209 Cedar Street

Cramer-Kenyon Historic Home Sets Holiday Schedule

The board of directors of the Cramer-Kenyon Historic Home, located at 509 Pine Street in Yankton, have set the dates for two special holiday events that you will not want to miss. After many requests for a Victorian Christmas High Tea to be held at the Home, the date has been set for Sunday, Nov. 30. Since this will adhere to the traditions celebrated by both English and American High Teas, there will be a sequence of especially designated foods interspersed with teas, candies and lovely afternoon conversation. Chairman Sue Lauck will be available to guide guests through the intricacies of this luxurious afternoon ex-

perience and she and her committee will be sharing more details as time goes on. There will be a charge for this unique celebration. The second of the special events during the holiday season at the Cramer-Kenyon Home are the Christmas Open Houses which are scheduled for Dec. 12 from 5-7 p.m. and Dec. 13-14 from 1-4 p.m. Light refreshments will be available, and as has become the custom, this occasion is a gift to the community for the support the Home has received over the years. If you have any questions about this event, call the curator at the Cramer-Kenyon Home at 665-7470.

Child Protection Team Selling Poinsettias

The Yankton County Child Protection Team is again selling poinsettias. Monies raised are used to assist children in need in the Yankton County area. The price is \$10. To order, call (605) 260-9284 (you may leave a message), or you can email rfrank@iw.net. Orders must be in by Thursday, Oct. 30. Flowers will be available on or about Tuesday Nov. 25.

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Dave Says

Buy Your Dream Car!

Dear Dave,
 I'm in college, but I'm not the typical college student. I've gone back to law school after working for several years. My wife and I have followed your plan, and we're completely debt-free. I'm cash flowing school, and we've been fortunate enough to build up about \$2 million in investments. The other day I saw what I consider to be a collectible car I'd love to have — a 1988 Pontiac Fiero that's in excellent condition for \$10,000. Should we wait until I finish school, or is it okay to buy it now?
 —Rick



Dave
RAMSEY

I'm kidding, of course. But you guys have done a fantastic job. You've been smart with your money, and now there's nothing wrong with having some fun and buying a little toy. Congratulations, Rick!
 —Dave

amount you loaned him, you might talk to him about the possibility of knocking out the debt that way. He could work off the debt while helping you on this project.

There's really no right or wrong answer to this question, Charlie. However, I would recommend not loaning money to friends or family in the future. Sometimes things work out and everyone's happy. But in most cases it changes the dynamics of the relationship. The Bible says that the borrower is a slave to the lender, and there's a lot of truth to that statement financially and emotionally.

I've seen situations like this go bad and even ruin friendships. It sounds like you two are good buddies and have a great bond, but if someone close to you really needs help, and you're not enabling bad financial behavior in the process, just make the money a gift. Sooner or later this kind of thing will mess up a relationship.

—Dave

ASK FOR EXPECTATIONS

Dear Dave,
 I loaned some money to a good friend recently. He's going to help me with a job I'm working on, so do you think I should pay him for the work or just forgive the debt instead?
 —Charlie

Dear Charlie,

The big question is whether or not you've already agreed to pay him for the work. Another is how he views the situation. In his mind, he may just be helping a friend and looking at it as he still owes you the money.

If you don't already have an agreement, my advice would be to ask him what his expectations are. Just talk to him, find out what he's thinking and figure out what seems fair to you both. The big thing at this point is that you're on the same page. If you have already agreed on a certain amount, and the value of the work is pretty close to the

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.

Dear Rick,
 Wow, I'm impressed. You guys are in great shape. You're totally debt-free, cash flowing law school and you have \$2 million sitting there. My advice? As long as you've got the cash on hand, and it won't hinder your college plans, your lifestyle or come out of your investments, buy the car!

You've worked your butts off to the point that \$10,000 is nothing in your world. It's like most people buying a biscuit for breakfast. I mean, a purchase like this doesn't even move the financial meter.

Remember, there are three things you can do with money — save, spend and give. You're in an incredible position here, so there's no reason not to have a little fun. You've earned it. Now, you might have to open your own practice when you're through. I remember the Fiero, and owning something like that might make you unemployable ...

4-H And Library Partner Up For National Science Experiment

On Monday, October 6, youth at the Yankton Community Library designed and built aerodynamic crafts designed to deliver a payload of food to natural disaster victims.

The activity was part of the 4-H National Youth Science Experiment titled Rockets to the Rescue.

Seven youth participated in Rockets to the Rescue, which was led by the Yankton County 4-H Youth Development Programming Assistant, Stephanie Siebrandt. Youth Services Librarian Joyce Moore and Siebrandt worked together to incorporate Rockets to the Rescue into the library's after school programming.

"We are excited to be collaborating with Stephanie Siebrandt from the Yankton County 4-H Youth Development office," Moore said. "She presented an excellent program which was not only fun, but addressed important learning objectives in science and engineering. As a librarian, I was happy the activity also included a bit of storytelling with a stranded-on-an-island scenario. I look forward to working with Stephanie in future programs at the library."

In Rockets to the Rescue, the seven participants responded to a fictional scenario: A natural disaster left people without food on a remote, isolated Pacific island. The youth were asked to build a rocket that could be launched from the mainland, travel over the ocean and deliver high-energy food to the population.

The experiment combined two 4-H issue areas—science and food security—and incorporated aerospace engineering concepts to help youth design a rocket out of



SUBMITTED PHOTO

Yankton County 4-H Youth Development Programming Assistant, Stephanie Siebrandt, watches as 4-H member Teddy Fargo prepares the rocket launcher he will be using to test his rocket. He was one of seven participants in the 4-H/Yankton Community Library program Rockets to the Rescue. Behind him, Curtis Nelsen and Nicholas and Natalie Nayokpuk watch and wait for their chance to launch their rocket.

everyday materials, including recyclable two-liter bottles, cotton balls, pipe cleaners and rubber bands.

"The resulting rockets were very creative," said Siebrandt. "They also flew very well, much farther than we expected."

Students launched the rockets in front of the library on Monday, despite the sprinkles of rain they were getting. The activity brought on many spectators, including parents and additional youth that were visiting the library.

"Our nation is falling

behind other countries in the fields of science, technology, engineering and math," Siebrandt added. "However, participation in high-quality positive youth development programs like 4-H NYSD offers youth and adults the opportunity to engage in scientific exploration and work together to build the next generation of our nation's scientists, engineers and mathematicians."

Wednesday, October 8, is when the national rallying event for 4-H Science, 4-H

National Youth Science Day, is held. It is an interactive learning experience that gets youth excited about science, technology, engineering and mathematics (STEM), and spotlights the many ways millions of youth are engaging in 4-H Science programs year-round.

4-H National Youth Science Day is a part of National 4-H week, always held the first full week in October. In Yankton County, youth will continue to celebrate National 4-H week at an ice cream social held at the Yankton County Extension office at 901 Whiting Drive.

The ice cream social will take place Thursday, October 9, from 4:30 p.m. to 7 p.m. All parents and youth ages 5 to 18 are invited to celebrate and learn about 4-H at the ice cream social.

A recent longitudinal study conducted by Tufts University, The Positive Development of Youth: Comprehensive Findings from the 4-H Study of Positive Youth Development revealed 4-H programming does indeed get young people more connected to science. According to the study, 4-H'ers are two times more likely to participate in science programs during out-of-school time (grades 10-12) and 4-H girls are two times more likely (grade 10) and nearly three times more likely (grade 12) to take part in science programs, compared to girls in other out-of-school time activities.

Since 2008, more than five million youth have completed 4-H NYSD experiments and 4-H science projects in robotics, agricultural science, rocketry, wind power, environmental science and alternative energy.

SCHOLASTICS

TEGET SCHOLARSHIP

GRINNELL, Iowa — Nathan Kolacia, a third-year Grinnell College student from Fort Dodge, is the recipient of this year's Henry and Elizabeth Teget Scholarship, which provides financial assistance annually for an outstanding student from north central Iowa.

Kolacia, a biological chemistry major at Grinnell, is the son of Amy and Craig Kolacia of Fort Dodge. The Henry and Elizabeth

Teget Scholarship was established in 2011 to honor the parents of the late Marvin "Bud" Teget, a Grinnell College graduate and resident of Yankton. The scholarship is funded by a trust established by Bud and his late wife, Kathleen.

Bud graduated from Grinnell College in 1934 with a bachelor's degree in business administration with an emphasis on mathematics and journalism. He later served as a member of Grinnell's advisory council from 1960-69.

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