

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, PO Box 56, 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 605-665-3738 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., September: C.J's, Wygon, Neb., 605-665-5956

FRIDAY

Line Dancing, 9:30 a.m., The Center, 605-665-4685
Cardio 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

SECOND FRIDAY

Parkinson Support Group, 1:30 p.m., Benedictine Center.

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

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
Cardio Exercise, 11 a.m., The Center, 605-665-4685
Daily Reprieve, noon, open meeting non-smoking, 1019 W 9th St.
Interchange, noon, open meeting, Minerva's Bar and Grill, 605-660-8849.
Cribbage, 1 p.m., The Center, 605-665-4685
Pinochle, 1 p.m., The Center, 605-665-4685
Whist, 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, 6 p.m. dinner, 6:30 p.m. 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

SECOND MONDAY

Yankton Diabetes Support Group, 1 p.m., Benedictine Center, AVSHH, 605-668-8000 ext. 456
Yankton Republican Party Executive Meeting, 5:30 p.m., 2507 Fox Run Parkway, 605-260-1605
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., Books & Beans, downtown 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

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, 5:30 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

FOURTH MONDAY

NARFE Chapter 1053, 10 a.m. at The Center, located at 900 Whiting Drive.

TUESDAY

Table Tennis, 8:30 a.m., The Center, 605-665-4685
Yankton Community Forum, 8:30 a.m. coffee, 9 a.m. meeting at Hillcrest, 605-664-5832

A Parent's Last Days

BY DAVE RAMSEY
daveramsey.com.

Dear Dave,
I need advice on how to handle things where my mom is concerned. She was diagnosed with ALS (Lou Gehrig's disease) a year ago, and now she wants our family to do things together that we can't afford. Last summer, we took a trip to Norway, and mom paid half, but it still made things hard on us financially. What can I do?
— Emily

Dear Emily,
I'm really sorry to hear about your mom. I know that's tough on everyone in more than just a financial sense. What you're facing is very sad, and I understand that you want to spend as much time with her as possible. At the same time, though, you can't bankrupt your family, either.
I think you need to sit down with her and gently explain that while you love her and want to spend as much time with her as possible, you can't put your family in financial danger to help her with a bucket list. You have to balance your love for your mom and this awful situation with what's best for your own household.

Make reasonable decisions on what you can and can't do with her. Can you stretch yourself to do a few special things? Sure, but stretching is one thing; breaking is another. If she's leaving you insurance money, you could stretch a little bit, then put that back into your funds later. But don't go into debt to make these things happen. That will just start a cycle of borrowing that you can't afford and leave you with a pile of payments later on top of your grief.
Your family has enough to worry about right now. Don't put a bunch of debt on the list, too. That's going too far.
God bless you, Emily.



Dave RAMSEY

—Dave

THE MEANING OF DIVERSIFICATION

Dear Dave,
What exactly do you mean when you talk about diversifying your investments?
— Sharon

Dear Sharon,
When it comes to investing, diversification simply means

spreading your money around. This helps reduce risk, because you're not putting all of your money into one company. This way, you won't lose everything if that one company goes broke. It's also why I tell people not to put all of their money into their own company's stock. I have lots of mutual funds with one or two mutual fund companies. Within those two companies they're called fund families. Think of it like a brand of soup. Campbell's® is a brand, but they have all kinds of different soup. I also have money in different banks and in different money market accounts, and I have money in different types of real estate. So, I've got several different kinds of investments, but not a million different things running around out there.
If I listed them all out they wouldn't even take up an entire page. I like to keep things fairly clean and simple, and I encourage you to do the same!
—Dave

A DOWN PAYMENT IS NOT AN INVESTMENT

Dear Dave,
I'm saving up money to buy a house in the next couple of years. How should I invest this money before I actually buy something?
— Candace

Dear Candace,
The problem is that you're not really investing; you're just saving. Investing means you aren't going to touch the money for five years or more. If you may use the cash to buy something within five years, you're really just kind of "parking" the money for a little while.
If it were me, I'd put it in a money market account. It's basically just going to sit there and not earn much, but you won't lose anything, either. If you're lucky, you might see one percent interest in the short term, but that's about all you can expect considering the low-interest rate environment we're in these days.
—Dave

* For more financial help visit daveramsey.com.

COMMUNITY CONNECTIONS

Kicking Off The 54th United Way Campaign

BY PAM KETTERING
Yankton Area United Way

Remember the initial campaign of the United Fund in 1958? The campaign was to help eight agencies with their funding to eliminate each of them spending massive time, energy and money to raise needed funding. The United Fund was organized to reduce the number of times businesses and households were asked to share their resources for the programs that served the citizens of all ages when they needed a helping hand.
The names of the campaign volunteers have changed. The goal numbers have changed – from \$24,250 to the current goal of \$470,000! Some of the agencies have not changed; although a number of different agencies have been added. Also, the service area of the programs has expanded.

As the community has grown, so has the need for additional services. Domestic violence was not addressed when the United Fund began. Single parent households were a rarity. More mothers tended children at home and were there when their older children came home from school. More extended families lived nearby. Activities for children were limited in comparison. Cultures were similar. Technology was in its infancy. Life was quite different compared to today; as many will reminisce the "good ole days."
However, the purpose for conducting the fundraising has not changed. People in the greater Yankton area still need a helping hand to build a better future.

Parents seek ideas to teach their children needed skills and prepare them for school.
Families want their children to have a safe, healthy place to go before and after school when their work hours are greater than when their children are in school.
When disaster strikes, emergency assistance is paramount in the lives of victims.
When domestic violence is beyond endurance, safe shelter and critical resources are often life-saving.
Nutritious meals and social-



Pam KETTERING

ization maintain an independent life style for isolated seniors.
Transportation enables kids to get to school, people to get to their jobs, doctor appointments kept, essential errands to take place, or a solution to isolation.
Youth to share valuable time with role models to raise their self-esteem, learn new skills, develop healthy relationships, gain leadership skills, share their time and talents with community.

All of these reasons plus many, many more are enabled with one annual campaign that raises awareness of the needs in the community. The campaign not only raises awareness of the issues addressed, but it also encourages every individual to share an affordable part of their resources to provide necessary services.
Donating \$1.00 a week through payroll deductible or making a contribution of \$2.00 per agency (or \$42.00) would bring financial success to the 35+ programs that

depend on this campaign. For example: \$1.00 per week would fill 10 bags of food from the Contact Center, \$2.50 per week provides 65 rides with Yankton Transit, \$5.00 per week pays the registration fee for five Special Olympic teams at the state meets.

The 35+ programs operate on very efficient budgets with minimal staff. Two agencies are managed by very committed volunteers! With federal and state funding getting cut or reduced, the financial burden of supporting critical services is pushed to other resources, such as the United Way & Volunteer Services' campaign.

Please thoughtfully consider a donation to the 2012 campaign that builds a brighter future to thousands of our neighbors. The quality of life improves for each of us when our neighbors in need are assisted. Check out our web site – www.yanktonunitedway.org or call our office at 665-6766 for additional information.

The United Fund has evolved into the United Way & Volunteer Services. Your personal involvement in the work of building futures will be greatly appreciated! Thank you for caring!

Beta Alpha Psi Named Superior Chapter For Fifth Year In A Row

VERMILLION — For the fifth straight year, the University of South Dakota's Theta Upsilon chapter of Beta Alpha Psi (BAP) at the Beacom School of Business achieved Superior Chapter recognition.

Beta Alpha Psi, the International Honorary Organization for Financial Information Professionals, was recently bestowed the international Superior Chapter designation during an announcement at the annual BAP meeting in Denver, Colo. Criteria for this

award include successful professional meetings, regional competition success and community service. In addition to receiving the "Superior Chapter" designation, the USD chapter received a \$275 check from KPMG, a global network of professional services firms.

"Receiving this award for a fifth consecutive year is proof of the hard work and dedication that our chapter puts forth every year in order to achieve success," stated Srinu Ragothaman, Ph.D., professor

of accounting at USD and BAP advisor. "We are fortunate to have an enthusiastic group of students who made this happen."

Beta Alpha Psi offers students an opportunity to meet with representatives from leading public accounting firms and private companies; the chance to get to know other accounting majors at USD and learn more information about the accounting field outside of the classroom. President of USD's BAP chapter is John Whalen of Hartford.

Bridal Directory

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2206 Mulberry, Yankton, SD 57078

Parents of the couple are Rod and Lesa Boeckman of St. Helena, NE, and Jeff and Jolene Pravecek of Yankton, SD.
Tracy is a 2006 graduate of Wynot High School and a 2010 graduate of the University of South Dakota. She is a Travel Associate at Rupiper Travel & Tours in Yankton, SD.
Kyle is a 2003 graduate of Yankton High School and a 2010 graduate of the University of South Dakota. He is the Food & Beverage Director at Minerva's Bar & Grill in Yankton, SD.
The couple is planning an Oct. 15, 2011, wedding.

Boeckman-Pravecek
Tracy Ann Boeckman and Kyle Jeffrey Pravecek announce their engagement.

Cwach-Starck
Alison Cwach and Matthew Starck announce their engagement.
Parents of the couple are Sandy Cwach and the late Jerry Cwach of Yankton, SD, and Mike and Jodi Starck of Berthoud, CO.
Alison is a 2009 graduate of Berthoud High School. She works at Grandpa's C&E in Berthoud.
Matthew is a graduate of Berthoud High School. He is a farmer.
The couple is planning an Oct. 1, 2011, wedding.