

Financial Peace Univ. To Be Held At Calvary

Calvary Baptist Church will be holding Dave Ramsey's Financial Peace University (FPU) this fall beginning on Sunday, Sept. 11. Classes will be held from 6-8 p.m. and free childcare is being provided. This is a 13-week class for singles, couples, teens, families ect.

Dave is one of the best financial teachers around when it comes to debt, insurance, investments, getting big bargains, saving for retirement and college, career planning and the list goes on and on. The average family that completes the class pays off \$5,300 in debt and saves \$2,700 during the 13 week period. That is an \$8,000 turnaround. On top of that he is so very entertaining, he will make you want to keep coming back each week, even for those of you who are skeptical.

For more information contact Stacey Nickels at 605-660-1822 or go and register at www.daveramsey.com.

Lakeport Church Celebration To Be Held Sunday

Lakeport Church will have its 28th annual celebration on Sept. 11. Mass time is 10:30 a.m. with Father Joseph Puthenkalathil officiating. This year will be dedicated in memory of Romaine Pesicka who wrote many books on the history of Lakeport and the church.

The church is located 10 miles west of Yankton on the west side of Bruce Schwartz's farm. The motto is "Restoring the Past for the Future."

A potluck dinner will be held at the American Legion Hall in Tabor after mass. Bring a dish to share and your table service (plate, cup, silverware, etc.). Coffee and cold drinks will be furnished. Any questions, call Leona Cwach at 605-665-7956.

A clean-up day has been set for 1 p.m. Sunday, Sept. 4. Bring cleaning supplies and a snack to share.

Back To Church Sunday Planned At St. John's

Sept. 18, at both the 8 a.m. and 10:30 a.m. services it's National "Back to Church" Sunday, at St. John's Lutheran.

Brothers and Sisters in Christ...invite a friend, family member, an absent congregation member, neighbor, anyone that you would like to see come "back to the church". They are welcome to join our proud members of St. John's for services and fellowship. We will have coffee and cookies in the gathering area in between services.

Divorce Care At Calvary Begins Monday

The fall session of Divorce Care 4 Kids and Divorce care is beginning at 7 p.m. Monday Sept. 12, at Calvary Baptist Church, 2407 Broadway.

Divorce Care 4 Kids is a 13-week program designed for elementary children ages 5-12. Each week the children address one specific area of need in their life related to being a child of divorced parents. Some of the topics are: God loves me, anger, sadness, money, forgiveness and developing relationships. Through activities, DVDs, role-playing etc. the children gain insight into that issue and have the chance to talk about it with each other under the guidance of trained staff. More information is available by calling the church office at 665-5594 or going to www.dc4k.org.

The church wants children whose parents have divorced to have the opportunity to work through the hurts of going through that experience so they can become healthy adults. The earlier in life they are able to address those issues, the more quickly they can work through them in a positive way. Divorce Care is offered for parents who are separated or divorced at the same time.

Divorce Care can be of help to both parents and children who have gone through the painful experience of divorce. If you have any questions or to register, call us at 605-665-5594.

Calvary Kids Preschool Mexican Fiesta Set

Calvary Kids Preschool is hosting a Mexican Fiesta Dinner on Saturday, Sept. 17, from 5:30-7:30 p.m. at Calvary Baptist Church, 2407 Broadway. The event will feature guest chefs, Kevin & Twila Conklin, former owners of Taco del Sol/Pancho's Villa. Tickets may be purchased Sundays in the church lobby, weekdays in the Calvary office through Sept. 11 with all proceeds to benefit Calvary Kids Preschool. For additional information, please contact 665-5594.

Looking Beyond The Exterior

BY PASTOR DAVE LUND,
Trinity Lutheran Church

My house is in the process of being painted. The truth is we should have done this some time ago, but with one thing or another it kept getting pushed back. However, now it is being covered by some fresh paint, and I must admit, it is looking very nice. You can do a lot for the appearance of a place, just by performing some simple tasks.

Now even though we are painting the house, this change has had no effect on what the house contains. The house, or home, still contains a family that loves one another and the color of the exterior of the house has no effect on the relationships

within the walls. This is how it is in so many aspects of our, and other people's lives. The exterior rarely, if ever, tells the whole story.

Unfortunately we, all too often, fall into the trap of judging things or people by their outward appearances, the proverbial "judging a book by its cover". This is an incredibly misguided, and easy, trap to fall into and one to which our Lord and Savior Jesus Christ, thankfully, did not succumb. Jesus reached out to all people, regardless of how they looked, what their reputations were, or what their social standings

were. He came to die for all.

When we judge by outward appearances we make a judgment without all of the information and therefore the judgment is likely flawed by its very nature. It is in pre-judging that many opportunities are lost. Every person on the face of this planet is beloved by God. That is why our Heavenly Father sent his only begotten Son, to save us ALL from our sins. When we judge, we take God's authority onto ourselves and we may, intentionally or unintentionally, try to exclude someone from the grace of God, something which we



REFLECTIONS

have no authority to do.

If you had driven by my family's house last week you may not have been impressed and because of the need of paint you may have thought that something was also lacking on the inside. That judgment would have been wrong, the house inside was, and is, well kept and the people inside, I must ask you to take my word for it, are decent folks. This can also be so with people. Whenever you come across someone new, always give them the benefit of the doubt. We should always do this because Christ died for them too. May God bless you with the experience of meeting new people and may our Lord's example guide how we all interact with one another.

St. Leo's To Host Harvest Festival Bazaar

TYNDALL — St. Leo's Catholic Church, Tyndall will be hosting their annual Harvest Festival Bazaar and Dinner on Sunday, September 18. They will be serving Roast Pork Loin, Broasted Chicken, Mashed Potatoes/Gravy, Salads, Corn, Kolaches, Rollicks, Pies and Beverages. Serving times are from 3:30-7 p.m.

There will be a variety of games including Bingo, Cake Walk and several other games for children and adults. The event concludes with the raffle drawing with a grand prize of \$500 and other prizes. Come join us for a day of family fun!

Sacred Heart Parish Offers RCIA Program

Are you interested in learning more about what the Catholic Church teaches and why? Sacred Heart Parish invites to you consider the RCIA program (Rite of Christian Initiation for Adults) which will begin on Sept. 18 and continue on Sunday evenings throughout the school year. This is a wonderful opportunity to learn more about the teachings of Jesus Christ and above all to grow in relationship with Him. Contact Fr. Dan Smith or Dave Goeckner at the parish office for more information: 665-3655.

SHP Youth Religious Education Classes To Begin

Sacred Heart Parish youth religious education classes will begin in mid-September. Registration packets have been mailed out to parishioners with children in grades pre-kindergarten-senior year.

Contact Dave at the parish office if you would like more information about the faith formation opportunities at Sacred Heart Parish: 665-3655

First Assembly Missions Festival Program Set

Yankton First Assembly of God Missions Festival activities have been planned to be held at the church at 801 W 25th Street, Yankton.

Beginning Wednesday, Sept. 28 at 6:30 p.m. a night of prayer with information about upcoming mission opportunities will be held.

On Saturday, Oct. 1 at 6 p.m. a missions banquet will be held with Stephen's House ministry serving: bacon wrapped chicken, corn on the cob, baked potato and salads.

A free will offering will be taken.

Sunday, Oct. 2 at 10 a.m. the drama "Are You Ready for the Trumpet Call?" will be presented with guest missionaries Mark & Daniela Brink - Teen Challenge for Muslims.

Catholic School Educators To Be Honored

Each year, the Archdiocese of Omaha holds a dinner recognizing outstanding teachers and administrators throughout the Catholic school system.

The 34th annual Archbishop's Dinner for Education will take place at the Embassy Suites, LaVista, Neb., on Thursday, Sept. 15. This event provides an opportunity to publicly recognize the dedication of individuals within the Catholic school system, to thank Nebraska businesses and community leaders who support our schools, and to raise scholarship funds for low-income students to attend our schools.

This year's honorees include:

- Administrators of the Year — Troy Berryman, Sacred Heart, Norfolk; Dave Garland, St. Gerald, Omaha; Rev. Thomas Merkel, SJ, Creighton Preparatory, Omaha.

- Teachers of the Year — Lori Christensen, Cedar Catholic, Hartington; Tim Muetting, Roncalli Catholic, Omaha; Mary Hassenstab, St. Anthony, Columbus; Cindy Heimes, Mary Our Queen, Omaha

- Teachers of the Year/Inner City — Maureen Harrington, St. Philip Neri, Omaha; Mike Mansour, Jesuit Academy, Omaha

Proceeds from this event are used to provide a \$5,000 gift to each honoree and to fund scholarships for families in need. Scholarship dollars raised are matched by the Children's Scholarship Fund of New York at 50 cents for every \$1 raised.

Chairpersons for this year's dinner are Mary and Tom Dobleman. The evening will begin with a social hour at 6 p.m. followed by dinner and a brief program at 7 p.m.

For more information, or to purchase tickets for the event, contact Donna Erker at 402-827-3757 or dderker@archomaha.org.

Divorced, Separated And Widowed Group To Meet

"Divorced, Separated and Widowed" — an interfaith support group sponsored by Sacred Heart Monastery — will meet at Roncalli Center, Mount Marty College, Yankton, each Monday night at 7 p.m. beginning Sept. 26.

The program is a nine-week session created to help divorced, separated and widowed persons work through and deal with the different stages of grief in their lives.

For more information, call Carol Hamvas at 605-665-7158.

CHURCH SCHEDULES

Abundant Life

ABUNDANT LIFE MINISTRIES, 517 Burleigh, Lawrence and Barbara Hladky, pastors, 665-0889. SAT 7pm Praise and worship celebration, SUN. 10am Worship. WED. 7pm Worship. Teens prayer daily 10am.

Alliance of Renewal Churches

LIVING WATER CHRISTIAN FELLOWSHIP, Sun. 10am Yankton Middle School (2000 Mulberry) Weds. 7pm Prayer. David Olson, pastor. (605)260-2138.

Assembly of God

ASSEMBLY OF GOD, 801 W. 25th, Jeff Mantz, pastor. 665-6362 (office). SUN. 10am Worship Celebration. WED. 6:30pm Midweek service and Bible study for all ages.

Baptist

ANTIOCH BAPTIST CHURCH, 221 W. 3rd, Kevin Caskey, pastor, 665-0066. SUN. 9:30am Sunday School, 10:45pm Preaching Service, 4pm Afternoon Service. THU. 7pm Preaching & Prayer Service.

BETHEL BAPTIST CHURCH, 303 Ohio St., Wakonda. Mike Lindsay, pastor, (605)759-5020. SUNDAY Worship. 11:00a.m. evening 6:00pm WEDNESDAY Bible Study 12Noon.

HARVEST INDEPENDENT BAPTIST, 100 W. 3rd, Mission Hill. Pastor Nathan Martin, 668-0708 (ch.) 665-1481 (home). SUN. 9:30am SS. 10:30am Worship. 5:30pm Worship. WED. 7:00pm Worship.

YANKTON BAPTIST CHURCH, SBC, Pastor Matt Green, 607 East 15th St., Yankton, 665-7587. SUN. 9:30am Bible study, SS; 10:45am Worship. WED. 7pm Midweek service.

Baptist

CALVARY BAPTIST CHURCH, 2407 Broadway, Yankton. (605)665-5594. Rev. Jon Cooke, Pastor Jeremy Nelson, and Laura Kotalk. www.cbchurch.com SAT-URDAY Sept.10 8:00 PM Men's Prayer Breakfast SUNDAY Sept. 11 8:30 AM Intercessory Prayer Time 9:00 AM Adult ENCORE Community 9:00 AM & 10:45 AM Worship Service MESSAGE: "What's Wrong With This Picture?" (Part 3) 10:45 AM Sunday School for all ages 6:00 PM Share Your Talent 6:00 PM Dave Ramsey Financial Peace University MONDAY Sept. 12 9:00 AM Ladies Shop Time (Prayer Time) 7:00 PM Divorce Care/DC4K 7:30 PM Service broadcast on Channels 3 & 98 WEDNESDAY Sept. 14 6:45 AM Men's Prayer Time 9:00 AM Joy In The Morning 5:45 PM Wednesday Night Meal 6:00 PM Intercessory Prayer 6:30 PM TORCH Bible Study 6:30 PM AWANA 6:30 PM 7 & 8 Grade Youth Group 7:00 PM 9-12 Grade Youth Group 7:00 PM Adult Bible Study THURSDAY Sept. 15 10:00 AM Preschool Storytime 7:00 PM Celebrate Recovery 7:00 PM Dorcas' Hands Quilting FRIDAY Sept. 16 11:30 Mid Day Meal.

Bible Church

GRACE BIBLE CHURCH, Meeting at Pierson Ranch recreation area 10:30am Sundays. From Memorial Day through Labor Day. Call Pastor Joel Finck for more information. (605)760-4701.

Catholic

HOLY FAMILY CHURCH OF CEDAR COUNTY (Immaculate Conception), St. Helena, NE. Rev. Eric Olsen. (402)357-2400. Mass: Sundays at 9am.

HOLY FAMILY CHURCH OF CEDAR COUNTY (Sacred Heart), Wynot, NE. Rev. Eric Olsen. (402)357-2400. Mass times: Saturdays at 8pm, Sundays at 11am.

HOLY FAMILY CHURCH OF CEDAR COUNTY (Sts. Peter & Paul), Bow Valley, NE. Rev. Eric Olsen (402)357-2400. Mass: Saturdays 5pm.

MOUNT MARTY COLLEGE, Peace Chapel, MMC campus. SUN. 10am Mass with the Sisters in the Bishop Marty Chapel. Public is welcome to attend.

ST. BONIFACE CATHOLIC CHURCH, Menominee, Neb., Rev. David Fulton, pastor. SUN. 8:30am Mass.

Catholic

SACRED HEART, 509 Capital, Yankton, Rev. Mark Lichter pastor. 665-3655 (office). SAT. 4:30pm Mass. SUN. 8am, 9:30am, 11am Mass. THUR. 12:30pm, 2:30pm and 7:30pm Confessions.

ST. AGNES PARISH: SIGEL, rural Utica. SUN. 9am Mass, confessions 1/2 hour before Mass.

ST. ANDREW'S CATHOLIC CHURCH, Bloomfield, NE. Fr. Michael Schmitz. SUN. Mass: 10:30am; TUE. Mass: 8am; THUR. Mass: 7pm. Confessions: THUR. 6:30-6:55pm.

ST. BENEDICT CATHOLIC CHURCH, 1500 St. Benedict Drive, Yankton, Father Ken Lulf, 664-6214 (church). Masses: SAT. 5pm. SUN. 8:30am & 10:30am.

ST. BONIFACE CHURCH, rural Freeman. SEPTEMBER WEEK-END Mass Saturdays 4:30pm or call Rev. Mathew Vazhappilly. (605)583-4318.

ST. COLUMBA CHURCH, rural Irene. SEPTEMBER WEEKENDS Mass Saturdays: 6:15pm or call Rev. Mathew Vazhappilly. (605)583-4318.

ST. GEORGE CHURCH, Scotland, SD. Rev. Mathew Vazhappilly. SEPTEMBER WEEKEND Mass Sundays 9:30am or call (605)583-4318.

ST. JOHN THE BAPTIST CATHOLIC, Fordyce, Neb. Rev. David Fulton. SUN. 10:30am Mass.

ST. JOHN THE BAPTIST CATHOLIC, Lesterville. SUN. 10:30am Mass.

ST. JOSEPH'S CATHOLIC CHURCH, Constance, Neb., Fr. David Fulton, pastor. SAT. Mass: 7:30pm.

ST. PATRICK'S CATHOLIC, Wakonda, Rev. Scott Trayner, 624-2697. SUN. 8:30am Mass.

ST. ROSE OF LIMA, Crofton, Neb. Fr. Michael Schmitz. SAT. Mass: 8:00am & 5:30pm. SUN. Mass: 8:30am. WED/FRI Masses: 8:15am. Confessions: WED. 11am-11:30am, SAT. 5-5:20pm.

ST. WENCESLAUS, Tabor, (605)463-2336. Rev. Joseph Puthenkalathil, SAT. 7pm Mass. SUN. 8:30am Mass.

THE HOUSE OF MARY SHRINE, 6-mi. W. Yankton, Hwy.52. Masses: Monday 8:30 through October. Masses Saturday 9:00 every Saturday. Rosary Sunday 4:00. Rosary 4:00. Open 7 days a week for prayer. thehouseofmaryshrine.org

Charismatic

YAHWEH-SHALOM CHARISMATIC, St. Benedict Catholic Church. MON. 7:30pm prayer meeting

Christian

KINGSWAY CHRISTIAN CHURCH, 19th & Burleigh, 665-6317. Joseph Mason, Pastor. 9am-SS; Worship 10:15am. Wed.-6pm-Kids games; 7pm Kids for Christ & Adult Bible Study.

Church of Christ

CHURCH OF CHRIST, 1114 West 12th, Yankton, 665-6379. SUN. 9:30am Bible study; classes for all ages. 10:30am Worship.

Church of Jesus Christ

CHURCH OF JESUS CHRIST LATTER-DAY SAINTS, 2300 Douglas, Yankton. Randy Campbell, (605)565-2016. Family History Ctr 665-0901. SUN. 10am Sacrament meeting.

Episcopal

CHRIST EPISCOPAL CHURCH, 517 Douglas, Yankton. Rev. James Pearson, (605)665-2456. Sundays 9:00 Serenity 10:15 Holy Eucharist.

Evangelical

Cornerstone Evangelical Church, Pastor Oliver Omanson, Stewart Elementary School; Morning Service 10:30 a.m. Wednesday College Bible Study 1306 Maple Street. Mike Stevens 665-8750.

EMMANUEL CHURCH YHS Theater, 1801 Summit, Worship Service 10:00 am www.emmanuelnyankton.com (605)665-0404.

Lutheran

CHRIST THE KING LUTHERAN CHURCH: 305 W. 25th, Yankton, 665-8848. Rev. Dani Jo Ninke. SUN: 8:30am & 10am Worship, SS-9:45am.

FAITH UNITED LUTHERAN, 44874 303rd St., Volin SD 57072, (605)267-2277. SUN. Worship Services 9:30am. Children's Education WED. Evening (WOW) 6:30-7:30pm.

FIRST AMERICAN LUTHERAN CHURCH, AFLC 300 S. Carpenter St., Tripp. (605)935-6941 SUN. 10:45 Worship firsttripp@santel.net

OUR REDEEMER LUTHERAN, rural Irene. 263-3724. SUN. 9am Worship.

Lutheran

GAYVILLE-BERGEN LUTHERAN Pastor Ralph Egbert. (605)267-4342 (church) Sunday: Bergen Worship-9:00am, SS-10:15am GLC SS- 9:15am, GLC Worship-10:30am.

HOPE LUTHERAN CHURCH, AFLC 200 South Wilson, Delmont. (605)935-6941. SUN 9am Worship. firsttripp@santel.net

Martinus Lutheran Church, Utica. Pastor Dean Schroeder Sunday Divine Service 10:30am (605)589-3195 www.MartinusLutheran.org

OUR SAVIOR'S LUTHERAN, LCMC/NALC, Menno. Interim Pastor Leon Schulz. SUN. Worship, 8:30am with polluck brunch to follow. Questions call (605)387-5256

OUR SAVIOR'S LUTHERAN, LCMC, 12th and Elm, Springfield. Rev. Kenneth Johnson, pastor. SUN. 8am Worship. 9am SS. THUR. 7pm Adult Bible study.

PRINCE OF PEACE, Wisconsin Synod, 201 East 25th St., Pastor Werre, 665-4793. Sat. 6pm Worship.

South Dakota Lutheran Church Missouri Synod, MAIN STREET LIVING television program, 10a.m. (CST) on KDLT-NBC; and 11a.m. (CST) on KAUN-PAX; and 10a.m. (MST) on KKRA-PAX.

St. John Lutheran Church, Tyndall. Pastor Dean Schroeder. Sunday Divine Service: 8:30am (605)589-3195. www.StJohnsTyndallLCMS.org

ST. JOHN'S LUTHERAN CHURCH (LCMS), 1009 Jackson. David Gunderson, Pastor. SUN. 8am Worship, 9:15am Education Hour, 10:30am Worship.

TRINITY LUTHERAN CHURCH, 403 Broadway, Yankton, 665-7415. Saturday-5:30p.m. Worship; Sunday-8:15a.m./10:45a.m. Worship; 9 a.m.-Breakfast; Classes-9:30a.m.

TRINITY LUTHERAN CHURCH, Hartington/Crofton, NE, Justin Wise, interum pastor; (402)254-6606. SUN. 9am Worship (Hartington), 10am SS (Hartington), 11am Worship (Crofton).

TRONDHJEM LUTHERAN CHURCH (AFLC), rural Volin. 263-3841. SUN. 9:15am; 10:30am Worship.

Non-Denominational

FAITH ALIVE, 501 Cedar St., Yankton. 665-4797. Contemporary Worship & Family Values. SUN: 10am service. WED. 7pm Care-Cells "Small Groups For Building Relationships" Various Locations.

GLORY CHRISTIAN CENTER, 901 E 11th St. Yankton. Gail Ryken, pastor, 665-2369. SUN. 10am Service. WED. 6pm Prayer. GC School, call (605)665-1988.

Presbyterian

PEACE PRESBYTERIAN (PC/USA), 206 E. 31st. 665-0448. Rev. Dr. Nelson Stone & Rev. Marilyn Stone. Sun-10am worship, Coffee to follow. SS for kids 10:30am. Aired at 8pm Fri. on Ch. 3 & 98.

RIVERVIEW REFORMED, 17th St. & Burleigh, Rev. Rodney Veldhuizen, pastor. 665-9204. SUN. 9:30am Worship, 10:15am SS. WED. Youth group & adult choir.

SEVENTH-DAY ADVENTIST, 722 Locust St., Yankton, 665-1032. SAT. 9:30am Sabbath School, 11am Worship. 665-4496, 665-4881. Pastor George Shaver Home phone (605)369-5496.

Seventh-Day

SEVENTH-DAY ADVENTIST, 722 Locust St., Yankton, 665-1032. SAT. 9:30am Sabbath School, 11am Worship. 665-4496, 665-4881. Pastor George Shaver Home phone (605)369-5496.

United Church

CONGREGATIONAL UNITED CHURCH OF CHRIST, Newcastle, Neb., 303 Highway 12, Rev. Gary Kimm, pastor. SAT. 6PM Church school, 7PM Worship. Second THUR. 2PM Ladies Aid.

FIRST CONGREGATIONAL UNITED CHURCH OF CHRIST, 301 W. Franklin, Hartington, NE, (402) 254-6563 or 664-5310. Rev. Gary Kimm, pastor. SUN. 8:15am Church school, 9am Worship.

PILGRIM CONGREGATIONAL UCC, 103 S. Elm St., Coleridge, Neb., (402) 283-4824 or 664-5310. Rev. Gary Kimm, pastor. SUN. 9:30am Church School, 10:30am Worship.

UNITED CHURCH OF CHRIST, (Congregational) 210 West 5th St., Yankton. (605)665-7320 Rev. Joe Schulte, Pastor. SUN.-10am Worship, 11am-Fellowship, 11:05am Church Schl. Nursery Provided.

UNITED CHURCH OF CHRIST, Crofton, Neb., 412 W. Main St., (402)388-4124, Pastor Les Parmenter. SUN. 10:00am Worship.

United Methodist