

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: CJ'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
Ladies Pool, 10 a.m., The Center, 605-665-4685
Weight Watchers, 10:30 a.m., 413 W. 15th Street. Weigh in 1/2 hour before.
Yankton Alanon, noon, non-smoking session, 1019 W 9th Street
Nurse, 12:30-3:30 p.m., The Center, 605-665-4685
Open Cards, 12:45 p.m., The Center, 605-665-4685

Give The Kid A Hand!

BY DAVE RAMSEY
www.daveramsey.com

Dear Dave,
Several months ago, my five-year-old son told me he wanted a Nintendo DS. He does little things around the house for me, and at his grandparents' place, so I told him he'd need to save his money and buy it. Well, he did! He's got enough for the console, but not to pay the sales tax. Should I help him out?

— Nina

Dear Nina,
Are you serious? Yes, you should pitch in and pay the sales tax! It's not like he's 15 or 20. This kid is just five years old, and he's a financial rock star. I think we can cut him a little slack on this one.

The older they get, the more hardcore you need to get as a parent when it comes to financial responsibility. But this child is already learning a great principle that will last him the rest of his life. If you're willing to sacrifice a little bit, you can accomplish anything. Don't let this be a one-shot

deal. He needs a new goal right now, so go out and find something he's as excited about as that Nintendo DS. Then, let him start working on that one.

I'm telling you, if we could send some people to Washington who understand what your son already understands, this country would be in great shape!

—Dave

BIG DOWN PAYMENT

Dear Dave,
Is it always a good idea to put the maximum amount of money you can afford into a down payment when buying your first home?

— David

Dear David,
Absolutely! Even though most people can't pay cash up front for a home, you always want to make as big a down payment as possible on any home you buy. Making a down payment of at least 20 percent helps you avoid private mort-



Dave RAMSEY

gage insurance, plus the whole idea is to pay that sucker off and become debt-free as fast as possible. Also, avoid 30-year mortgage plans. Stick with a 15-year, fixed rate loan.

Now, when it comes to putting money toward your down payment, make sure you don't touch your emergency fund of three to six months of expenses or your retirement savings. Those things are off limits. But scrape together any other extra cash you can, pile it up, and apply it to your down payment. You'll be glad you did!

—Dave

RELATING TO PARENTS

Dear Dave,
My mom and dad are terrible with money. They're getting older, so I'd like to see them start saving something for retirement. How can I teach them your principles?

— Suzanne

Dear Suzanne,
I hate to say it, but you probably can't. My grandmother used to say, "Those convinced against their will are of the same opinion still." When you start trying to talk to your parents about money, you run into what's called powdered butt syndrome. Once someone has powdered your behind, they usually don't want your opinion on money or anything else.

Still, as parents get older, especially if you have a particular skill or expertise, they might ask your opinion from time to time. It may be hard for them to take you seriously, though, even if you're a world-renown expert. To them, you're always going to be their little girl.

It's great if they will listen to you, but you'll probably have better luck getting them in front of someone knowledgeable in the field. I'm talking about someone who isn't your, even if they're not quite as smart as you!

— Dave

*For more financial help, please visit daveramsey.com.

COMMUNITY CONNECTIONS

Reaching Out To Our Neighbors

BY PAM KETTERING
Yankton Area United Way

Who is our neighbor? Researching with a Webster Dictionary, a neighbor is described as "a person who lives, works, near another." When describing the outreach areas of the thirty-five plus programs of the United Way & Volunteer Services' partner agencies, the boundaries fluctuate.

Some of the programs serve people in the boundaries of the city — such as Yankton Transit and Sack Pack Program. Due to transportation costs of fluctuating gas prices, tires, driver wages, insurance, and demand for services, the bus fleet is challenged to meet current needs of 92,021 rides in 2010. Sack Pack is in its infancy and served 360 students last school year, which covered only three of the four public elementary schools.

A program within the boundaries of Yankton County is Parents As Teachers. They contacted with 96 parents and children last year. Families beyond the county are anxious for services to expand beyond the county.

So, just how far out do the rest of the programs reach? People living in the counties of Bon Homme, Clay, Hutchinson, western Turner, Cedar and Knox receive 16% of the services from partnering agencies and people living in Yankton County equate to 83% of the services. Agencies that provide these services are: Big Friend Little Friend, Boy Scouts, Boys & Girls Club, The Center and Senior Nutrition, Connections, Consumer Credit Counseling and Yankton Counseling, Contact Center, Family Education & Counseling Center, Girl Scouts, Homeless Shelter, Literacy Council, Red Cross, Retired & Senior Volunteer Program, Senior Companions, Special Olympics, and Women's /Children's Center. That leaves approximately 1% of the services to people coming to the agencies from other counties and other states in need of emergency services.

The Imagination Library pro-

gram has unique boundaries because the program is available to children of parents or guardians that LIVE or WORK in Yankton County. Children from birth until age five that are registered with the program are sent to their home one book a month. A number of people employed in Yankton County travel many miles as well as support the numerous services offered because they realize how the services impact their lives.

Boundaries do not limit the outreach of the broad scope of United Way & Volunteer Services. People of all ages for many miles receive a helping hand when needed. The Women's/Children's Center, featured agency, is an excellent example. Their information submitted by Director Desiree Warren is as follows:

October is domestic violence awareness month, a time for our community to honor victims and survivors of domestic violence and learn the facts! Yankton Women's/Children's Center is gearing up for some special community events. On Saturday afternoon we encourage everyone to come down to Ribfest to support some of the men in our community as they create awareness of domestic violence and sexual assault by walking 3 blocks in red high heels- Yankton Women's and Children's Center Fourth Annual "Walk a Mile in Her



Pam KETTERING

Shoes". This event is a light hearted approach to addressing a very serious issue in our community. You can't really understand someone until you walk a mile in their shoes. If everyone could walk a mile in someone else's shoes, the world would be a better place.

The Shelter has also partnered up with several disciplines in the community to form the Yankton Sexual Assault/Community Response

Team. The mission of the Yankton County SART is to provide an interdisciplinary team response to the offense of domestic violence and sexual assault, which is a crime of violence against a person's body and will. Therefore, provision of services to domestic violence and sexual assault victims will demonstrate the most competent, compassionate and understanding manner possible to support a transition from victim to survivor for every individual whose life is impacted by domestic violence and/or sexual assault. Yankton SART is one of seven in the state. On September 26th, the team will be hosting a candle light vigil to honor victims of domestic violence and those who have lost their lives to domestic violence. Mrs. South Dakota, Lori Visker, will be the event's guest speaker. This event will be held at the 4-H grounds at 7pm.

The Facts:
• ABUSE IS NOT AN ACCIDENT.

• Every 9 seconds, a woman is battered in the United States, by her husband, boyfriend or live-in partner.

• It is estimated that 1 in 3 women will experience domestic violence at some point in her lifetime.

• According to the FBI, every day four women die in this country as a result of domestic violence.

• Approximately 8.8 million children witness domestic violence a year. Of men who abuse women, 40-60% abuse children as well.

• Nearly one in five teenage girls report that a boyfriend threatened violence or self-harm when presented with a breakup.

• 1 in 3 teenagers report knowing a friend or a peer who has been hit, punched, kicked, slapped, choked or physically hurt by their partner.

• Most cases of domestic violence are never reported to law enforcement.

• In 2010, law enforcement in Yankton County responded to 141 domestic violence calls.

• In 2010, the Women's Shelter had 582 shelter night and 505 crisis calls.

• Because rapists attack an average of six times, one failed response can equal five more victims.

Domestic Violence is real and it is happening in our community. If you or someone you know is experiencing domestic violence, the advocates of the Yankton Women's/Children's Center are here to help. The shelter has a 24 hour hotline, where help is always available. Please call, (605)665-1448.

We've got a "hail" of a loan for you!

If you've suffered hail damage from the recent storm talk to us about a loan that won't put a dent in your wallet!

*Some restrictions apply

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NGUA

Meet Dr. Nielsen, Nephrologist

YANKTON MEDICAL CLINIC, P.C. IS PLEASED TO ANNOUNCE THE ASSOCIATION OF **Byron S. Nielsen, M.D., Board Eligible Nephrologist**

Dr. Nielsen is a graduate of the University of South Dakota School of Medicine. He completed his Internal Medicine residency training and his nephrology training at the University of Iowa Hospitals and Clinics in Iowa City, Iowa.

Dr. Nielsen will provide the diagnosis and treatment of adult kidney diseases including but not limited to those associated with underlying medical ailments, genetic disorders, autoimmune diseases and vasculitis. He also specializes in the treatment of hypertension, electrolyte disturbances, the medical management of kidney stones, and provides both inpatient and outpatient dialysis.

The Clinic is pleased to bring a Nephrologist to our medical community as well as to the many patients he will serve. Please join us in welcoming Dr. Nielsen and his wife, Stacey, and their two sons, Bailey and Cade, to Yankton.

Dr. Nielsen began seeing patients at the Yankton Medical Clinic, P.C. on August 1, 2011. Appointments can be made by calling 605-665-1082.

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www.yanktonmedicalclinic.com

Journey of Joy
Healthy Emotions & Holy Hearts

11-Week Seminar for Women Only
Discover the difference between joy and happiness and how you can experience joy even during life's darkest moments.

Starts Saturday, Sept. 17th • 1:30 p.m.
Basement of Seventh Day Adventist Church at 722 Locust Street, Yankton
Please use back door.

For more information contact Rosic at 605-988-7176

Summer Sale!

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