

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: CJs, 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

# Dave Says: Don't Do It

**Dear Dave,**  
My husband and I have been married for three months, and we're debt-free. Right now, we're trying to save up a 20 percent down payment for a house. I work for a real estate company, and they're really pushing us to take advantage of a first-time homebuyer deal. The program offers 100 percent financing, no money down and no private mortgage insurance. They say it's a great deal. What do you think?

— Stacy

**Dear Stacy,**  
You guys are off to a great start! Don't blow it now. Those people are wrong. I grew up in the real estate world, and this is a bad idea.  
Slow down. It's great that you guys are young and debt-free, but you need to do things that are smart for you. And for you, smart includes a couple of things. First,

make sure you have an emergency fund of three to six months of expenses in place. Then, keep saving up for a big down payment.

You know, when I hear the advice you were given I just want to smack somebody. Haven't the mortgage lenders learned anything from the last few years? Nothing down, interest-only and sub-prime loans are a big part of the reason for the financial debacle in this country. A house is not a blessing when you're broke, and a bargain is only a bargain when you're ready to buy!

I always recommend waiting at least a year after you're married to buy a house. It takes that long to decide how close you



Dave **RAMSEY**

want to live to your in-laws! Plus, you want to spend some time getting used to each other, and knowing each other even better, before making what will be your largest asset purchase.

—Dave

**WHAT DO THE NUMBERS MEAN?**

**Dear Dave,**  
We hear all kinds of numbers relating to the economy every night on the news. To be honest, I have no idea what most of them mean. Can you tell me more about the Dow Jones Industrial Average?

— Ken

**Dear Ken,**

The Dow is an index of the stocks of 30 selected companies. We're talking about outfits like Wal-Mart, Coca-Cola and Nike –

some of the big boys. The percentage that the stock prices of these companies rise or fall as a group, on any given day, is the Dow Jones Industrial Average for that day.

Technically, this index is not a good representative of what the stock market is doing because it only takes into account 30 companies. The S&P is a much better measure of what the market is doing, because it represents the stock-price activity of 500 companies.

Let's say you're watching the news, and a reporter tells you the market just went down 300 points and it was at 10,000. That represents only a three percent change, and that's not big news – regardless of what some of the "experts" say.

Great question, Ken!

—Dave

\* For more financial help please visit [daveramsey.com](http://daveramsey.com).

## Guards

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options for complying with the restructuring order. Decisions on defense spending will also affect the restructuring, he said.

Any final announcements will be made first to the soldiers and then to the media and general public, he said.

However, the restructuring guarantees the Yankton unit will no longer carry its historic Charlie Battery name, he said.

"With two (firing batteries), they're not going to have Alpha, then Charlie," he said.

Reisch acknowledged the name carries special meaning for the unit and community, particularly with its three deployments and its four fallen soldiers during the past decade. At the present time, Charlie Battery is not slated for another deployment, he said.

"Yankton continues to be a big part of the artillery for the South Dakota National Guard," he said. "They have served with distinction. They have gone to war and come home. They have been through a lot, and the community has backed them all the way. But they won't be Charlie Battery, starting 2012."

The new name won't mark the only change for the Yankton unit, Reisch said.

"You have a battalion with 479 slots, and you're taking 110 of them out," he said. "Any time you lose that many slots out of a battalion, there is going to be an impact. But I tell you, this isn't the first time there has been

reorganization, and the Guard has always taken its time (in making decisions) and conditioned itself in a fair and consistent manner."

SDNG soldiers will receive more restructuring information in the coming months, Reisch said.

"We will go through a series of meetings and briefings with our members, so they are fully apprised how this impacts them and their options for staying in the Guard."

The downsizing could affect those who don't meet general soldier standards for physical fitness or other requirements, the adjutant general said.

The reduction to two firing batteries can also mean more soldiers are seeking fewer available promotions, Reisch said.

"For someone to get promoted into a new position, the position has to have been vacated by someone else," he said. "It's a very deliberate process. You need attrition or turnover. You need retirements or transfers."

The SDNG will continue fulfilling its state mission, Reisch said, noting its major role in battling this summer's floods.

"We had 2,162 airmen and soldiers that served at some point over the course of the 99 days from May 27 and ending on Aug. 20," he said. "The highest presence was June 6, when we had 1,347 (in action)."

The SDNG will also continue to play an active role in the war on terror, Reisch said. The SDNG has deployed more than 4,500 Army Guard members and more than 1,500 Air Guard members. He noted that he had just

attended the deployment of the 842nd Engineer Company.

"In my 5 1/2 months as adjutant general, we have had six mobilizations," he said. "And eight more units have been identified for deployment by the summer of 2013. I anticipate that some of the units have already been told that they should start preparing."

On the other hand, some units slated for deployment could be told to stand down as the situation changes in the coming months and year, the adjutant general said.

The SDNG continues to experience outstanding recruiting success, Reisch said, adding he believes it can continue under restructuring.

The SDNG will do its best to reorganize with minimal upheaval, Reisch said. "We will do it in such a manner as we take care of our soldiers to the best extent possible," he said.

Charlie Battery's service, and the backing received from the public, cemented the decision to maintain a Yankton-based unit during restructuring, the adjutant general said.

"The Yankton community has proven, time and time again, that it is supportive of the South Dakota National Guard," he said. "We intend to be in the Yankton community for many years to come."

## Huntington Disease Fall Seminar Set

SIoux FALLS — The Sanford USD Medical Center in Sioux Falls will host a free Huntington's Disease Fall Seminar on Sunday, Sept. 25, at the center, located at 1305 W. 18th St. in Sioux Falls.

Dr. Martha Nance, director of the HDSEA Center of Excellence in Minneapolis and the Struther's Parkinson's Center, will deliver a presentation entitled "G'Day from Melbourne: Highlights of the World Congress on HD." Nance is an adjunct professor in the Department of Neurology at the University of Minnesota.

Jason (Jay) Flanagan, a board-certified genetic counselor at Sanford Health in Sioux Falls, will speak on "Genetics, Huntington's Disease, and Family Reproductive Options."

Registration begins at 12:30 p.m., with programs commencing at 1 p.m. at the center. Refreshments will be served. A silent auction will be held, with proceeds benefiting vital research, education and services for all those affected by this Huntington's disease.

For more information, contact Betty Strom at 605 338 5459 or [tromb@slsio.midco.net](mailto:tromb@slsio.midco.net), or visit [www.hdsa.org/sv](http://www.hdsa.org/sv).

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YOUR NEWS! THE PRESS & DAKOTAN

**Update Your Community Calendar Listings**

With the fall season upon us many service clubs and organizations have updated their meeting times and locations. Please check the listings for your organization for accuracy. If changes or new listings need to be made please send your information to [news@yankton.net](mailto:news@yankton.net). Any questions, call 605-665-7811 and ask for the news department.

**GOT NEWS?**  
Call The P&D  
At 665-7811

**Meet Dr. Barnes, Internal Medicine**

YANKTON MEDICAL CLINIC, P.C. IS PLEASED TO ANNOUNCE THE ASSOCIATION OF **Clarissa Barnes, M.D.**  
*Board Eligible Internal Medicine*

Dr. Barnes is a graduate of The Johns Hopkins School of Medicine. She completed her Internal Medicine residency training at The Johns Hopkins Hospital in Baltimore, Maryland.

Additionally, Dr. Barnes completed internships with the Global AIDS Alliance, the Center for Biosecurity, and the Department of Health and Human Services during her years in medical school.

Please join with us in welcoming Dr. Barnes to the Yankton area. The Clinic is pleased to bring her into our medical community as well as to the many patients she will serve.

**Dr. Barnes began seeing patients at the Yankton Medical Clinic, P.C. on Sept. 1, 2011. Appointments can be made by calling 605-665-1152.**

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